

# **Earning Ḥalāl in Islam**

**By**

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## Arabic Transliteration Scheme

أَحْمَد، أَنَس	Aḥmad, Anas	a	ا
بَيْهَقِي، بَلْقَيْس	Bayhaqī, Bilqīs	b	ب
تَقْوِي، تَقْوَى	tafsīr, taqwā	t	ت
ثَوْرِي، ثَوَاب	Thawrī, thawāb	th	ث
جَابِر، جَنَازَة	Jābir, janāzah	j	ج
حَدِيث، حَرَام	ḥadīth, ḥarām	ḥ	ح
خَلَافَة، خَلَق	khilāfah, khalq	kh	خ
دَاوُد، دِرْهَم	Dāwūd, dirham	d	د
ذَهَبِي، ذِكْر	Dhahabī, dhikr	dh	ذ
رَكْعَة، رَمَضَان	Rak'ah, Ramaḍān	r	ر
زَكَاة، زُفَر	zakāh, Zufar	z	ز
سَلَام، سُورَة	salām, sūrah	s	س
شَافِعِي، شَفِيع	Shāfi'ī, Shafī'	sh	ش
صَفَر، صَلَاة	Ṣafar, ṣalāh	ṣ	ص
ضَعِيف، ضَرْوُورِي	ḍa'if, ḍarūrī	ḍ	ض
طَبْرِي، طَلَاق	Ṭabarī, ṭalāq	ṭ	ط
ظَفَر، ظَهْر	Zafar, Zuhr	ẓ	ظ
عُمَر، عُثْمَان	'Umar, 'Uthmān	'	ع
غَزْوَة، غُسْل	ghazwah, ghusl	gh	غ
فَرْض، فَتْوَى	farḍ, fatwā	f	ف
قُرْآن، قَاسِم	Qur'ān, Qāsim	q	ق
كُفْر، كَلَام	kufr, kalām	k	ك
لَازِم، لِحَاف	lāzim, liḥāf	l	ل
مُحَمَّد، مُصْنَع	Muḥammad, Muṣ'ab	m	م
نُعْمَان، نُور	Nu'mān, Nūr	n	ن
هَارُون، هَاشِم	Hārūn, Hāshim	h	ه
وَقْف، وَضُوء	waqf, wuḍū'	w	و
يَحْيَى، يَرْمُوك	Yaḥyā, Yarmūk	y	ي

## Vowels

Shortened Alif, Maddah Alif	ā	Qārī, Āmīn	قَارِي، آمِين
Shortened Yā, Maddah Yā	ī	Bukhārī, Īmān	بُخَارِي، اِيْمَان
Maddah Wā	ū	Kūfah, 'Ulūm	كُوفَة، عُلُوم

## Preamble

Abstaining from ḥarām and benefiting from ḥalāl income is as much necessary for Muslims as the observance of ṣalāh and payment of zakāh. It is a very surprising thing to mention that there is a very small number in the Muslim community who differentiate between the ḥalāl and ḥarām methods of earning wealth. Many of them are of the opinion that as long as the end justifies the means, they do not have to care how they earn their money. To make the matter all the more difficult, some people even dare to say: "Why is a particular thing prohibited in Islam? What is wrong with benefiting from something? Why is a certain thing labeled as forbidden in the Islamic Sharī'ah?" The fact remains that it is derogatory to the rank of a Muslim to raise objections about the Revelations of Allah, the Almighty and harbor any doubts in his/her mind regarding His injunctions and Commandments in the Holy Qur'ān.

However, it is a shocking phenomenon, and a sad fact for the Muslim society that a large number of Muslims now do not discriminate between the ḥalāl and ḥarām earnings. They are involved in earning money by hook or by crook and seeking employments in undesirable occupations. They are deeply occupied in adopting all methods of amassing wealth, through all unfair and unjust means at their disposal.

For this reason, we want to enlighten the Muslim community on the do's and don'ts of Islam where earning money is



concerned, and employing themselves in questionable institutions to earn their livelihood for themselves and their families. The book also discusses punishment of accumulating wealth by unfair means, so that those who fear Allah ﷻ keep themselves from committing what is prohibited in Islam and adopt the ways that are hundred percent ḥalāl, and in this way win the pleasure of Allah in both the worlds for it is a form of worship in Islam.

### Earning ḥalāl

First of all, it must be understood by all Muslims that Islam has enjoined its followers to only earn and benefit from what is ḥalāl. The Companion of the Prophet Muḥammad ﷺ Anas ibn Mālīk reports that the Prophet ﷺ said:

“It is obligatory on every Muslim to seek what is ḥalāl.”<sup>1</sup>

‘Abdullāh ibn Mas‘ūd reports that Allah’s Messenger ﷺ once remarked:

“It is Obligatory to seek to earn ḥalāl after other Obligatory observations i.e. Prayers etc.”<sup>2</sup>

These two prophetic sayings clearly point out that it is the responsibility of a true Muslim to seek the wealth, which is ḥalāl and make himself busy in benefiting from all lawful means at his disposal. So, when a Muslim intends to adopt a profession, start out a business, or seek an employment,

<sup>1</sup> Majma' al-Zawā'id, v. 10, p. 291.

<sup>2</sup> Sunan al-Bayhaqī, v. 6, p. 126.

he/she must seriously think whether they are lawful for him/her. For example, if a person has got the opportunity of landing a secure job in a bank, he must not take up this job, rather one should try to find another gainful substitute which is completely ḥalāl and pure.

### Virtues of earning ḥalāl

Islam has described many virtues for earning a ḥalāl livelihood and seeking the lawful resources from the bounties of Allah ﷻ. Abū Hurairah reports:

“Once we were sitting in the presence of Allah’s Messenger while a young person came to him from the mountains. When we saw him, we wished that he invested his youth, energy and efforts in the way of Allah. Allah’s Messenger heard our words and remarked, “Is the person killed in the way of Allah the only right person? The person who makes efforts for his parents is equal to the one who fights the battle in the way of Allah. And the person who tries to earn a lawful living for his family is also in the way of Allah and the person who tries to keep himself away from ḥarām is also in the way of Allah. On the other hand, the person who is always in the pursuit of seeking much more wealth is in the way of Satan.”<sup>1</sup>

Abū Hurairah reports that Allah’s Messenger ﷺ said:

“The person who seeks his livelihood from lawful sources so that he could keep himself, his children and family from begging people will be raised on the Day

<sup>1</sup> Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 4, p. 285, Sunan al-Bayhaqī, v. 9, p. 25.



of Resurrection with the Prophets and highly truthful people.”<sup>1</sup>

Caliph ‘Alī ؓ is reported to have said:

“It is lovable to Allah to see His slaves labor hard in seeking ḥalāl.”<sup>2</sup>

These narrations make it obvious that if a believer tries to seek only what is lawful, his/her status is raised higher by Allah ﷻ.

### The blessings of ḥalāl wealth

The livelihood earned through lawful means is a great source of Divine blessings, and provides the right spiritual environment for a Muslim for he is always mindful and on his guard to reject all sorts of ḥarām earnings. Ḥalāl income yields good results, for the Divine blessings of Allah ﷻ are also involved in such means of earning. One of the most important results of consuming ḥalāl is that Allah ﷻ most assuredly answers a person’s prayers. It is reported that once the Companion Sa’d ibn Abī Waqqāṣ ؓ asked the Messenger of Allah ﷺ: “O Allah’s Messenger, pray for me to Allah that He makes me the one whose prayers are accepted.” Upon this, the Holy Prophet ﷺ commented, “O Sa’d, make your food ḥalāl and your prayers will be accepted.”<sup>3</sup>

This ḥadīth says that when a person consumes only what is ḥalāl then it makes him highly accepted in the sight of Allah and He answers his Prayers and supplications.

<sup>1</sup> Khaṭīb, Tārīkh Baghdād, v. 8, p. 168.

<sup>2</sup> Al-Jāmi’ al-Saghīr, #1882.

<sup>3</sup> Tabarānī, Al-Mu’jam al-Awsat, v. 6, p. 311.

It is recorded that Sa’d ibn Abī Waqqāṣ’s prayers used to be accepted. Ibn Rajab ؒ has reported that once a few Companions asked Sa’d ؓ as to why his prayers used to be accepted. Upon this he remarked, “I have never brought a morsel close to my mouth of which I did not know where it came from and where it went.”<sup>1</sup>

A person is given strength and courage to carry out righteous deeds if he really eats ḥalāl, which is mentioned in the Holy Qur’ān:

“O Messengers, eat from the good things and act righteously. Of whatever you do, I am fully aware.”<sup>2</sup>

In the verse, above everything, the fact of eating ḥalāl has been mentioned, and then doing good deeds, for consuming ḥalāl helps a person do good deeds.

It appears in a ḥadīth that once the sister of Shaddād ibn Aws ؓ, Umm ‘Abdullāh, sent a bowl of milk to the Messenger of Allah ﷺ when he was fasting. The day was very long and very hot. The Messenger of Allah ﷺ returned the milk to where it came from and sent a messenger to inquire about where it came from. Umm ‘Abdullāh ؓ said that the milk was from her goat. When the messenger told the Holy Prophet ﷺ this news, he again sent him to inspect from her as to how the goat came in her possession. She told that she had purchased it with her money. Then he took the milk. The second day, Umm ‘Abdullāh ؓ came to the presence of the Holy Prophet ﷺ and

<sup>1</sup> Ibn Rajab Ḥanbalī, Jāmi’ al-‘Ulūm wa al-Ḥikam, v. 1, p. 107.

<sup>2</sup> Al-Qur’an, 23:51.



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<sup>2</sup> Al-Qur’an, 23:51.



said: "O Messenger of Allah, I had sent milk to you on account of the prolonged day and the heat of the daytime but you returned it to me." Upon this, the Messenger of Allah ﷺ remarked, "All the Prophets have been commanded to the effect that they must not eat but what is pure and must not consume but what is good."<sup>1</sup> Imām Hākim rahimahullāh calls the chain of this ḥadīth as ṣaḥīḥ (authentic), which shows that ḥalāl earnings lead a person to do pious acts, which are made easy for one.

If a person is blessed with eating ḥalāl, then he/she is blessed with everything. There is nothing in the world that can harm such a person. 'Abdullāh ibn 'Amr rahimahullāh reports that the Messenger of Allah ﷺ has said:

"There are four things, if present in you, then no matter whatever you lose from this world: safekeeping of the trust, truth in speech, decency in manners and purity in eating."<sup>2</sup>

Abū Sa'īd rahimahullāh reports that Allah's Messenger ﷺ once said:

"The person who earns ḥalāl and then he/she uses it for himself/herself or gives it to someone or clothes someone, then this act will become a cause of purity for him/her."<sup>3</sup>

All these narrations clearly confirm the idea that the consuming lawful earnings is highly commendable and appreciable in the sight of Allah ﷻ.

<sup>1</sup> Hākim, al-Mustadrak, v. 4, p. 140, Ṭabarānī, Al-Mu'jam al-Kabīr, v. 25, p. 1.

<sup>2</sup> Musnad Aḥmad, #6652, Hākim, al-Mustadrak, v. 4, p. 349.

<sup>3</sup> Ṣaḥīḥ Ibn Hibbān, v. 10, p. 48, Hākim, al-Mustadrak, v. 4, p. 144.

### The ill omen of consuming ḥarām

On the contrary, consuming ḥarām is strictly prohibited and condemned in Islam. Allah ﷻ says in the Holy Qur'ān:

"O those who believe, do not eat up each other's property by false means unless it be a trade with your mutual consent." (3:29)

At another place in the Holy Qur'ān, Allah ﷻ says:

"And do not eat up each other's property by false means, nor approach the authorities with it to eat up a portion of a property of the people sinfully while you know (all that)." (2:188)

It is recorded in a lengthy ḥadīth that the Messenger of Allah ﷺ said:

"The person who earns unlawfully and then spends for his needs will be deprived of blessings. If he gives something in charity, his act will not be accepted. When he leaves his wealth as inheritance, then it will lead him to the Hell."<sup>1</sup>

This narration speaks about the negative results of consuming ḥarām and its destructive effects in this world and in the Hereafter. The second great loss is that it will lead a person to the Hellfire, and he will be deprived of all Divine blessings on the Judgment Day.

Musnad Aḥmad, #3672, Hākim, al-Mustadrak, 2:43, Ṭabarānī, Al-Mu'jam al-Kabīr, v. 10, p. 223.



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All these narrations clearly confirm the idea that the act of consuming lawful earnings is highly commendable and appreciable in the sight of Allah ﷻ.

<sup>1</sup> Ḥākim, al-Mustadrak, v. 4, p. 140, Ṭabarānī, Al-Mu'jam al-Kabīr, v. 25, p. 174.

<sup>2</sup> Musnad Aḥmad, #6652, Ḥākim, al-Mustadrak, v. 4, p. 349.

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<sup>1</sup> Musnad Aḥmad, #3672, Ḥākim, al-Mustadrak, 2:43, Ṭabarānī, Al-Mu'jam al-Kabīr, v. 10, p. 223.



Abū Hurairah رضي الله عنه reports that the Messenger of Allah ﷺ has said swearing:

"If any of you takes soil and keeps it into his mouth is better for him than he puts in his mouth what Allah has prohibited for him."<sup>1</sup>

All these citations make it obvious for us that it is highly essential for a Muslim to abstain from eating or using unlawful things.

### The harmful effects of ḥarām wealth

This is an accepted fact that the wealth obtained through ḥarām means is deprived of blessings and increase though it is greater in amount contrary to the wealth earned through ḥalāl means. The harms that emerge from such ḥarām resources appear in the following ways:

First, Allah ﷻ sends calamities over the person receiving wealth through ḥarām means and thus all his wealth is destroyed. This fact has been clearly pointed out in the Holy Qur'ān, which says:

"Allah destroys *ribā* and nourishes charities. And Allah does not like any sinful disbeliever." (2:276)

This verse makes it obvious that usury is destroyed and the wealth gotten in this manner is ended. It is reported in a ṣaḥīḥ ḥadīth on the authority of 'Abdullāh ibn Mas'ūd رضي الله عنه that Allah's Messenger ﷺ once commented:

<sup>1</sup> Musnad Aḥmad, #7482.

"No matter how much *ribā* increases, it is bound to decrease ultimately."<sup>1</sup>

Maulana Muftī Muḥammad Shafī' رحمته الله says commenting on the above-mentioned verse:

"The money or property of which *ribā* (interest or usury) becomes a part is sometimes destroyed taking with it all that was before it. This is a common sight in markets, which deal in *ribā* and stock exchanges of those companies where millionaires and capitalists of yesterday become insolvents and paupers of today. No doubt, there are chances of profit and loss in *ribā*-free business activities and there are many businessmen who face a loss in business deals but a loss that turns a millionaire into a beggar is witnessed only in *ribā* markets and stock exchanges, which are interest-based in their dealings. There are so many statements of the experienced and the knowledgeable, which say that the wealth collected through *ribā* may increase, faster and higher, but it generally does not survive long enough to run through their descendants, the children and their successors. In between, comes some calamity or the other and effaces everything accumulated in the form of wealth by such a person. Sayyidnā Ma'mar said that they have heard from their elders that forty years hardly pass on the *ribā* consumer when a major loss overtakes his wealth."<sup>2</sup>

<sup>1</sup> Musnad Aḥmad, #4026, Sunan Ibn Mājah, #2270, Ḥākim, Al-Mustadrak, v. 2, p. 43.

<sup>2</sup> Ma'ārif al-Qur'ān, v. 1, p. 671.



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First, Allah ﷻ sends calamities over the person receiving wealth through ḥarām means and thus all his wealth is destroyed. This fact has been clearly pointed out in the Holy Qur’ān, which says:

“Allah destroys *ribā* and nourishes charities. And Allah does not like any sinful disbeliever.” (2:276)

This verse makes it obvious that usury is destroyed and the wealth gotten in this manner is ended. It is reported in a ṣaḥīḥ ḥadīth on the authority of ‘Abdullāh ibn Mas’ūd رضي الله عنه that Allah’s Messenger ﷺ once commented:

<sup>1</sup> Musnad Aḥmad, #7482.

“No matter how much *ribā* increases, it is bound to decrease ultimately.”<sup>1</sup>

Maulana Muftī Muḥammad Shafī’ رحمته الله says commenting on the above-mentioned verse:

“The money or property of which *ribā* (interest or usury) becomes a part is sometimes destroyed taking with it all that was before it. This is a common sight in markets, which deal in *ribā* and stock exchanges of those companies where millionaires and capitalists of yesterday become insolvents and paupers of today. No doubt, there are chances of profit and loss in *ribā*-free business activities and there are many businessmen who face a loss in business deals but a loss that turns a millionaire into a beggar is witnessed only in *ribā* markets and stock exchanges, which are interest-based in their dealings. There are so many statements of the experienced and the knowledgeable, which say that the wealth collected through *ribā* may increase, faster and higher, but it generally does not survive long enough to run through their descendants, the children and their successors. In between, comes some calamity or the other and effaces everything accumulated in the form of wealth by such a person. Sayyidnā Ma’mar said that they have heard from their elders that forty years hardly pass on the *ribā* consumer when a major loss overtakes his wealth.”<sup>2</sup>

<sup>1</sup> Musnad Aḥmad, #4026, Sunan Ibn Mājah, #2270, Ḥākim, Al-Mustadrak, v. 2, p. 43.

<sup>2</sup> Ma’ārif al-Qur’ān, v. 1, p. 671.



Another way of decrease in such a wealth is that the person will not be able to secure a life of peace in this world. That is why, nowadays, people have abundance of wealth and they are reveling in money but they are totally deprived of inner peace and bliss of mind, which they may otherwise experience if their wealth was earned by lawful means. The abundance of wealth has made them seriously insecure, vulnerable and mentally distressed.

It is possible that the wealth or property of a person dealing in interest may not ruin him outwardly that can be seen by men, but this is quite certain that its benefits, utilities, and blessings will go away. This is no secret that gold and silver are not desirable or useful as such. They cannot remove from them their hunger or thirst. They cannot help beat the heat or serve as quilt or wrap in winter. Neither can they be used as cloths or utensils. The only purpose for which a wise person goes through thousands of exercises to procure and secure these can hardly be anything else except that gold and silver are means to procure things that go to make man's life pleasant and that he may live a life of comfort and self-respect. Then comes man's natural wish that his children and relatives should also enjoy the same comfort and self-respect as he did. Hence, it will be no use to a person hoarding such gold, but to leave it as a legacy to his descendants. The descendants of this man will reap its benefits and the person who has placed his Hereafter after his thirst for gold, will find that after his death, it will be of no use to him in his grave, and on the Day of Judgment, even if he were to ransom all his wealth to escape the wrath of Allah from the Hellfire!

### Negative effects of consuming ḥarām income

One of the most ruinous and ill-fated drawbacks of consuming ḥarām income is that Allah ﷻ leaves a person to himself, without his prayers and supplications being heard by Him, and hence he is denied blessings even though he may observe all the obligations, which are required for him as a Muslim. A person consuming ḥarām has no chance of making his religious activities approved and accepted by Allah. It is reported that when Sa'd ibn Abī Waqqāṣ ﷺ requested the Messenger of Allah ﷺ to pray for him so that his supplications are accepted by Allah ﷻ, he had urged him to take only what was ḥalāl and abstain from what was ḥarām, and then had commented:

"By the being in Whose hands is the soul of Muhammad, a slave (of Allah) takes a ḥarām morsel into his stomach, then none of his good acts will be accepted until forty days. And whose flesh grows out of ḥalāl income and interest, then it is most deserving of the Hellfire."<sup>1</sup>

In another ḥadīth, 'Abdullāh ibn 'Umar ﷺ narrates that the Prophet of Allah ﷺ commented:

"Whoever purchased a cloth worth ten dirhams, while a dirham of it is of ḥarām, Allah will never accept his Prayers until he is clad in a garment, which is earned by ḥarām means." After mentioning this ḥadīth, 'Abdullāh ibn 'Umar ﷺ put his fingers into his ears

<sup>1</sup> Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 6, p. 311.



and said, "May my ears be deafened, if I did not hear these words i.e. he was absolutely sure of listening to this ḥadīth from the Prophet."

Abū Hurairah رضي الله عنه reports that once the Messenger of Allah ﷺ said:

"If you pay the zakāh of your wealth, then you are absolved of your duty. And, whoever accumulated ḥarām income and then gave some of it in charity, he/she will be deprived of its reward and even he/she will incur sins towards himself/herself."<sup>1</sup>

These Prophetic narrations clearly indicate that consuming even a morsel of ḥarām or putting on a ḥarām cloth deprives a person of the acceptability of his religious activities by Allah and His blessings are withheld from such a man until he repents for his sins sincerely and resolves to earn his living henceforth only through ḥalāl means. All his acts of worship will come to naught. Generally, people think that once they have performed all the Obligatory worships of Islam like ṣawm, ṣalāh, ṣadaqah and zakāh, they are successful in their religious duties that have been made Obligatory upon them by Allah. However, when they will stand before Allah ﷻ on the Day of Reckoning accounting for their deeds, they will find all their exertions and efforts made at them are as good as nothing, for they had been denied the blessings of Allah ﷻ by consuming the Forbidden (ḥarām) things. They will find, on the other hand, that they have been engulfed by punishment. The only reason that would

<sup>1</sup> Musnad Aḥmad, #5732, Musnad 'Abd Ibn Ḥumayd, v. 1, p. 267, Shu'ab al-Imān, v. 5, p. 142.

prevent them from walking towards the Path of Paradise is that that they had consumed ḥarām.

Abū Hurairah رضي الله عنه reports that the Messenger of Allah ﷺ said:

"O people, Allah is pure. He likes only what is pure. He has commanded the believers what He had commanded His Prophets and Messengers to do, then he recited the following verse, "O Messengers, eat from the good things and act righteously..."

Then, the Holy Prophet ﷺ gave the example of a person who came to a sacred place in a state that his hair was disheveled and his body covered with dust from his top to bottom. He made himself busy in his supplications and prayers and said "O my Lord, O my Lord!" But his food and drink are ḥarām. His clothes are ḥarām and he was brought up with a ḥarām wealth. So, how could his prayers be accepted?"<sup>1</sup>

This ḥadīth, in fact, is an answer to a frequently asked question. Many people keep on saying that they pray a lot but weeks, months and years pass by without their prayers being heard and accepted by Allah, the Almighty. Why are their prayers not accepted? This ḥadīth is an answer to this very question. Nowadays, we see many Muslims who are noted for their promptness in offering their prayers, and performing the ḥajj pilgrimage; but they do not abide by Islamic rules and engage themselves in consuming ḥarām wealth. How is it possible that their prayers may be accepted by Allah ﷻ Whose Prophet has clearly indicated that they will come to naught, and

<sup>1</sup> Ṣaḥīḥ Muslim, #1686, Sunan al-Tirmidhī, #2915, Musnad Aḥmad, #8330, Muṣannaf 'Abd al-Razzāq, v. 5, p. 20, Sunan al-Bayhaqī, v. 3, p. 346.



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will not be added to their aid on the Day of Judgment? Instead of earning the Pleasure of Allah ﷻ on that Day, when they will need it most, they will be incurring His wrath and displeasure. If they are found wanting on their good deeds, they will be consumed to the everlasting Punishment by Hellfire.

### The punishment of consuming ḥarām in the Hereafter

This is what the consumers of ḥarām suffer in the world. In the Hereafter the punishment for this is that they will be thrown into the Hellfire.

Jābir ibn 'Abdullāh ؓ narrates that once the Messenger of Allah ﷺ commented:

"The flesh grown out of ḥarām wealth can never enter Paradise. It is most deserving of the Hellfire."<sup>1</sup>

Abū 'Ujrah ؓ reports that the Prophet of Allah ﷺ said:

"The flesh that grew with unlawful wealth shall not enter Paradise as Hellfire is more appropriate for it."<sup>2</sup>

The same ḥadīth has also been reported from several ṣaḥābah such as 'Abdullāh ibn 'Abbās, Hudhayfah ibn al-Yamān, and 'Abd al-Raḥmān ibn Samurah ؓ etc.<sup>3</sup>

It is reported on the authority of Abū Bakr al-Ṣiddīq ؓ that the Messenger of Allah ﷺ said:

<sup>1</sup> Musnad Aḥmad, #14481, Ṣaḥīḥ Ibn Hibbān, v. 5, p. 9, Ḥākim, al-Mustadrak, v. 4, p. 141, Musnad 'Abd ibn Humayd, v. 1, p. 345.

<sup>2</sup> Ṭabarānī, Al-Mu'jam al-Kabīr, v. 19, p. 141, Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 4, p. 378, Sunan al-Tirmidhī, #614.

<sup>3</sup> Ṭabarānī, Al-Mu'jam al-Kabīr, v. 11, p. 217, Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 4, p. 222, and v. 6, p. 380, Ḥilyah al-Awliyā', v. 1, p. 281.

"The body that is grown by taking ḥarām food can never enter Paradise."<sup>1</sup>

In another ḥadīth, it is stated:

"The person who does not care from where he earns his wealth, Allah also will not care from which gate He will throw him into the Hellfire."<sup>2</sup>

In another ḥadīth, it is related that the Messenger of Allah ﷺ said:

"Some people will be brought on the Day of Judgment whose good acts will amount to the Mount of Tihāmah. When they will be brought in the presence of Allah, He will render their acts like dust. And then, they will be thrown into the Hellfire. The Companions asked, "O Messenger of Allah, what will cause this to happen?" He replied, "These people used to pray, fast, give zakāh and perform ḥajj except that when they came across anything ḥarām, they used to take it. So Allah ﷻ nullified all their good deeds."<sup>3</sup>

All these teachings urge the believers to abstain from consuming or earning ḥarām wealth. If anyone consumes or earns ḥarām wealth, he/she will be thrown into the Hellfire as it is mentioned in the above narrations. When the punishment is so severe and so unbearable for such activities, then we should try to save ourselves and strive hard on this earth to see that we

<sup>1</sup> Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 6, p. 113, Musnad Abū Ya'lā, v. 1, p. 84, Musnad al-Bazzār, v. 1, p. 105.

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### The extraordinary precautions taken by Ṣaḥābah against consuming what is ḥarām in Islam

Now let us have a brief look at the biographies of the great predecessors to know how they made their best efforts to avoid consuming ḥarām in their lives. A glance at their lives will reveal before us amazing stories regarding their complete avoidance of ḥarām and doubtful sources of income.

The biographers of Sayyidnā Abū Bakr al-Ṣiddīq ؓ have recorded that he had a slave. Once he brought some food to him. Abū Bakr ؓ took a morsel from it. Later he discovered that the food was ḥarām. The slave told him that he used to work as a foreteller and a seer in the Days of Jāhiliyyah and he had purchased that food from that income. Abū Bakr ؓ said, "You have destroyed me!!!" Abū Bakr wanted to put his hands into his mouth to vomit out the food; but he could not. Some people told him that he might vomit easily if he took water. He sent for water and kept on drinking it and vomiting the food until he had emptied all the food in his stomach and he could vomit no more. Some onlookers commented and said, "Why are you suffering so much for a small morsel of food?" He said, "I will take out this morsel from my stomach even if at the cost of endangering my life for I have heard the

Messenger of Allah ﷺ as saying that the body grown with a ḥarām food deserves the Hellfire."<sup>1</sup>

In the same way, something to this effect has been mentioned about 'Umar ibn al-Khaṭṭāb ؓ. It is reported that once he drank some milk. He tasted something strange in it. He enquired from where the milk had come. The person answered that he had gone to the forest where some camels of zakāh were grazing. This milk is from those camels. When he heard this, he vomited out for "this was not ḥalāl for him."<sup>2</sup>

Ismā'īl ibn Muḥammad ؓ reports that once some Musk and Ambar were brought to 'Umar ibn al-Khaṭṭāb ؓ from Bahrain. He said, "By God, I want a woman who may weigh this musk and Ambar, so that I could distribute them among the Muslims. Upon this, his wife 'Ātiqah bint Zayd ؓ said, "I know how to weigh well." He said, "No." She asked, "Why?" Upon this, 'Umar answered, "It is possible that you may take something from it accidentally, in the way that you wipe your hands with your neck."<sup>3</sup>

Atṭārah says:

'Umar ibn al-Khaṭṭāb used to give perfumes to his wife who would sell them. When necessary she would break them with her teeth. Once she wiped some perfume with her scarf. When 'Umar ibn Al-

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Khaṭṭāb ؓ came to his house, he asked what type of perfume was that. She told the whole story. Then he said, "You have used the perfume of the Muslims." After that, he took her scarf and started to wash it until he was completely sure that all the perfume was gone from the scarf."<sup>1</sup>

Caliph 'Alī ؓ had appointed a person from Banū Thaḳīf as a governor in a village of Kūfah. The person says that once 'Alī ؓ told him to offer his Ṣuḥr Ṣalāh with him. He went to him freely. He saw some water and a bowl there. He took out Sattu (wheat flour mixed with jaggery and other ingredients) from a glass pot. The person said, "O Commander of the Faithful, is that what happens in Iraq, while Iraq has abundant food?" He said, "I have not done it out of miserliness; but I do not want to take anything into my stomach which is makrūh or undesirable."<sup>2</sup>

All these incidents show that the Companions of the Prophet ﷺ used to shun all doubtful foods and be extremely cautious about taking something, which could possibly be ḥarām. They would fight shy from consuming it until they were sure what they were eating was completely earned in the ḥalāl way. These are the noble examples set for us by our illustrious predecessors for the Muslims to follow. If they follow what is lawful in the Islamic Sharī'ah and avoid the Prohibited, then they are following the best commandments of the Holy Qur'ān and the noble aḥādīth.

<sup>1</sup> Imām Aḥmad, Al-Wara', p. 37.

<sup>2</sup> Ibid, p. 75.

**Abstention of our ancestors from ḥarām things in their lives!**

'Abdullāh ibn Rāshid ؓ, who was appointed by Caliph 'Umar ibn 'Abd al-'Azīz, as the manager of perfumes in the Public Treasury, says:

"Once, I brought the perfume of the Public Treasury before the presence of the Caliph, which used to be prepared and served to the other Caliphs before him. He kept his fingers on his nose and commented: What benefits could it yield, except for the waft of the perfume! Upon this, 'Abdullāh ibn Rāshid ؓ said, "May I narrate this incident to others?" 'Umar ibn 'Abd al-'Azīz gave him the permission.<sup>1</sup>

Bishr ibn al-Ḥārith ؓ used to say that Mu'āfā ibn 'Imrān ؓ often commented, "There were ten people among the knowledgeable personalities in the past, who used to be extremely careful with regard to the ḥalāl and go to extreme lengths to avoid the ḥarām in the sight of God. They used to make sure that nothing entered their stomach, which was ḥarām. If they were unable to confirm the nature of their food, they used to depend on mere water. Then, Bishr ؓ specified the names of those fortunate and righteous people. They were Ibrāhīm ibn Adham, Sulaymān al-Khawwāṣ, 'Alī ibn Fuḍayl, Abū Mu'āwiyah al-Aswad, Yusuf ibn Asbāṭ, Wuhayb ibn al-Ward, Hudhayfah from Harran, and Dāwūd al-Ṭā'ī ؓ."<sup>2</sup>

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<sup>2</sup> Ibid, v. 1, p. 10.



Khattāb ؓ came to his house, he asked what type of perfume was that. She told the whole story. Then he said, "You have used the perfume of the Muslims." After that, he took her scarf and started to wash it until he was completely sure that all the perfume was gone from the scarf."<sup>1</sup>

Caliph 'Alī ؓ had appointed a person from Banū Thaḳīf as a governor in a village of Kūfah. The person says that once 'Alī ؓ told him to offer his Ḍuhr Ṣalāh with him. He went to him freely. He saw some water and a bowl there. He took out Sattu (wheat flour mixed with jaggery and other ingredients) from a glass pot. The person said, "O Commander of the Faithful, is that what happens in Iraq, while Iraq has abundant food?" He said, "I have not done it out of miserliness; but I do not want to take anything into my stomach which is makrūh or undesirable."<sup>2</sup>

All these incidents show that the Companions of the Prophet ﷺ used to shun all doubtful foods and be extremely cautious about taking something, which could possibly be ḥarām. They would fight shy from consuming it until they were sure what they were eating was completely earned in the ḥalāl way. These are the noble examples set for us by our illustrious predecessors for the Muslims to follow. If they follow what is lawful in the Islamic Sharī'ah and avoid the Prohibited, then they are following the best commandments of the Holy Qur'ān and the noble aḥādīth.

<sup>1</sup> Imām Aḥmad, Al-Wara', p. 37.

<sup>2</sup> Ibid, p. 75.

### Abstention of our ancestors from ḥarām things in their lives!

'Abdullāh ibn Rāshid ؓ, who was appointed by Caliph 'Umar ibn 'Abd al-'Azīz, as the manager of perfumes in the Public Treasury, says:

"Once, I brought the perfume of the Public Treasury before the presence of the Caliph, which used to be prepared and served to the other Caliphs before him. He kept his fingers on his nose and commented: What benefits could it yield, except for the waft of the perfume! Upon this, 'Abdullāh ibn Rāshid ؓ said, "May I narrate this incident to others?" 'Umar ibn 'Abd al-'Azīz gave him the permission.<sup>1</sup>

Bishr ibn al-Hārith ؓ used to say that Mu'āfā ibn 'Imrān ؓ often commented, "There were ten people among the knowledgeable personalities in the past, who used to be extremely careful with regard to the ḥalāl and go to extreme lengths to avoid the ḥarām in the sight of God. They used to make sure that nothing entered their stomach, which was ḥarām. If they were unable to confirm the nature of their food, they used to depend on mere water. Then, Bishr ؓ specified the names of those fortunate and righteous people. They were Ibrāhīm ibn Adham, Sulaymān al-Khawwās, 'Alī ibn Fuḍayl, Abū Mu'āwiyah al-Aswad, Yusuf ibn Asbāt, Wuhayb ibn al-Ward, Hudhayfah from Harran, and Dāwūd al-Ṭā'ī ؓ."<sup>2</sup>

<sup>1</sup> Imām Aḥmad, Al-Wara', p. 37.

<sup>2</sup> Ibid, v. 1, p. 10.



Imām Ghazālī رحمہ اللہ has narrated an incident that once a sage was sitting beside a person who was on the threshold of his death. Meanwhile, the person passed away while there was a kindle burning over that place. The sage ordered the lamp to be put off. For now, only the inheritors of the deceased were authorized to use the oil of this lamp i.e. it was not lawful to apply or use it without the permission of the inheritors.”<sup>1</sup>

Imām Dhahabī رحمہ اللہ has reported that once a sage was seen in the dream of a person after his death. He was asked how Allah treated him. He answered that he had been treated well, but he had been barred from entering the Paradise for he had borrowed a needle from a person, which he was unable to return to him.”<sup>2</sup>

Maulana Muẓaffar Ḥusayn Kandhlawī رحمہ اللہ is counted among the great sages of Islam in India. Once he intended to come back from Delhi to his place of birth, Kandhla. He rented a bullock cart. While on his way, he started to talk to the owner of the bullock cart. During the conversation, the person leading the bullock cart informed him that it belonged to a prostitute, which he had taken on rent from her for earning his livelihood. When he heard this, he got out of the bullock cart on the pretext of passing water. He eased himself and then told the person that sitting on the bullock cart was making his legs numb, and he wanted to walk the rest of the way on foot. He told him to go ahead with his cart. And, he started to walk on foot. When they went for a long distance, the person said to the Maulana, “Please sit in the cart!” This time, too, he postponed and declined to sit on the cart on some pretext or the other. Finally

<sup>1</sup> Iḥyā’ al-‘Ulūm, v. 2, p. 96.

<sup>2</sup> Dhahabī, Al-Kabā’ir, p. 121.

the person realized the point and asked the Maulana, “Don’t you want to sit on the cart owned by a prostitute?” The Maulana gave him his wage, which was agreed upon in full, but he never sat on the cart all the way back to his home.”<sup>1</sup>

All these incidents are an eye-opener for us. They speak of the great care, which our ancestors used to have in the matters relating to that of ḥalāl and ḥarām.

### Words of wisdom by the great sages about ḥalāl and ḥarām

Now, let us consider some of the words of wisdom uttered by our great sages and true Islamic spiritualists, and our other illustrious and pious ancestors so that we could draw inspirations and lessons from them.

Yusuf ibn Asbāt says:

“When a person is engaged in worship, Satan says to his subordinates and executives to check the food of the person. When his food is ḥarām, Satan advises them to leave him with this condition; although he keeps on striving in his worship and suffering; for the ḥarām he is taking is sufficient to destroy him.”<sup>2</sup>

The famous sage of Islam, Sarī Saqāṭī رحمہ اللہ, says that salvation lies in three things: Consuming ḥalāl, perfection in *taqwā*, and going the straight path.<sup>3</sup>

Ishāq al-Anṣārī رحمہ اللہ reports that once Hudhayfah Mar’ashī رحمہ اللہ saw some people running in order to get a place in the first row

<sup>1</sup> Mawlanā Ashraf ‘Alī Thanwī, Arwāḥe Thalāthah, p. 214.

<sup>2</sup> Shu’ab al-Īmān, v. 5, p. 60.

<sup>3</sup> Shu’ab al-Īmān, v. 5, p. 60.



of the mosque. He commented after he observed this, "Would that these people run for obtaining ḥalāl in the same way!"<sup>1</sup>

Fuḍayl ibn 'Iyāḍ rahimahullah reports that once a person asked Sufyān al-Thawrī rahimahullah about the merit of being present in the first row in the mosque during congregational prayers. He said to him, "First of all, look at the loaf of bread, which you eat, from where it has come and then strive to stand in the first row to gain its due merits."<sup>2</sup>

Sahl ibn 'Abdullāh al-Tustarī rahimahullah said:

"Our Sufis have five basic principles to guide people on the Straight Path: holding fast to the Qur'ān, following the Holy Prophet, eating the ḥalāl, abstaining from sins and all that is ḥarām, and fulfilling the rights of others."<sup>3</sup>

Shu'ayb ibn Ḥarb rahimahullah said:

"Righteousness is composed of ten parts out of which nine parts lie in seeking ḥalāl."<sup>4</sup>

Yaḥyā ibn Mu'ādh rahimahullah said:

"Worshiping Allah and obeying Him is a great divine treasure, which can only be opened by the key of Prayers. And, the teeth of this key are to consume only ḥalāl morsels."<sup>5</sup>

<sup>1</sup> Ibid, v. 5, p. 60.

<sup>2</sup> Ibid, v. 5:61

<sup>3</sup> Ibid, v. 5:60

<sup>4</sup> Al-Wara', v. 1, p. 9.

<sup>5</sup> Iḥyā' al-'Ulūm, v. 2, p. 91.

Sahl ibn 'Abdullāh al-Tustarī rahimahullah said:

"The person who consumes ḥarām food, the parts of his body disobey Allah whether he likes it or not, and whether he knows it or not. On the other hand, the person who consumes ḥalāl, his physical parts obey Allah rahimahullah and are dedicated for good services."<sup>1</sup>

In brief, where the Holy Qur'ān has urged the believers to seek ḥalāl livelihood and look for a lawful source of income in order to achieve abundant blessings and great spiritual bliss in this life, it has also advised them in unequivocal terms about abstaining from the ḥarām way of life that has been outlined for them in the Sharī'ah. The Holy Qur'ān has clearly mentioned the evil results of consuming ḥarām and given clear details of the terrible and humiliating punishment in the Hereafter for those earning wealth through unlawful means.

Our ancestors and forefathers set an example for us by acting according to the requirements of the Holy Qur'ān and the Sunnah. Now, if we try to seek good things in life through ḥalāl means and abstain from ḥarām, we will find, and experience the blessings and happiness, which these people had earned in their lives by abstaining from ḥarām; and in the process emerge out as successful both in the life of this world and in the Hereafter.

### Our society is marching on the wrong line

Now, if we take stock of the situation of our surroundings, and the happenings in our society, and analyze how far they act in line with the Islamic Sharī'ah, we come to know that our

<sup>1</sup> Ibid, v. 2, p. 91.



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society has greatly distanced itself from the teachings of the Holy Qur'ān and the ḥadīth and the moral values of our famous ancestors known throughout the world for their piety and high Islamic moral values, which they enforced on themselves, and in the process set an example to others. The Muslim society of our days has unfortunately moved away from the Right Path treaded upon by our renowned Islamic scholars and great sages since the beginning of the Islamic era.

Now, it appears that there are very few people, who can be counted on our fingertips, who have the ability to distinguish between the ḥalāl and the ḥarām. So, many people nowadays try to rename the ḥarām things in order to make them ḥalāl. New methods are devised and have been included in the business deals and trade techniques, which are absolutely prohibited in the Islamic Sharī'ah. Many ways of taking interest and usury from others have been invented and made prevalent amongst the human society - by giving them different labels to fool the gullible Muslims in order to make it appear as ḥalāl to them. The Muslims have adopted them in their daily lives without questioning the rights and wrongs of it in the light of the Sharī'ah, totally ignoring the teachings of Islam in this regard. A large section of the society is involved in unlawful professions, employments, interest-related activities, theft, robbery and many other things that are termed as ḥarām by the Islamic Sharī'ah.

It appears that the prophecy made by the Holy Prophet Muhammad ﷺ has come to pass. Abū Hurairah ؓ has reported that the Messenger of Allah ﷺ once said:

"There will come a time for the people in which a person will not care what he earns, whether it is from ḥalāl or ḥarām means."<sup>1</sup>

### Basic rules regarding seeking ḥalāl

Now, we mention here a few basic rulings and guidelines to guide a person how he should go about seeking his ḥalāl livelihood for himself and his family, and in the process gain rich material and spiritual rewards from Allah, the Most High. This means abstaining from all the ways, which have been prohibited or forbidden in Islam. They should be shunned by all Muslims in all their manifestations: for example, taking interest or accepting bribes for favors done by them to others, gambling, lottery, theft, robbery etc. Almost every Muslim knows that all these ways are prohibited in Islam. So, it would be strictly forbidden for them to depend on these means of livelihood and increase their earnings by employing these means in their daily lives.

### The prohibitive nature of *ribā* (interest)

No one is unaware of the prohibition of taking *ribā* in Islam. Even the non-Muslims know that Islam does not allow consuming interest. Many verses of the Holy Qur'ān and numerous narrations of ḥadīth warn a Muslim against this curse. We give here a few of them:

"O those who believe, do not eat *ribā* (interest) doubled and multiplied. And, fear Allah so that you may be successful. And, fear the fire that has been prepared for the Disbelievers." (3:130-31)

<sup>1</sup> Ṣaḥīḥ al-Bukhārī, #1954, Musnad Aḥmad, # 9618.



At another place, the Holy Qur'ān states:

"O those who believe, fear Allah and give up what still remains of *ribā*, if you are Believers. But, if you do not, then listen to the declaration of war from Allah and His Messenger. And, if you repent, yours is your principal. Neither you (shall do) wrong, nor be wronged." (2:278-79)

Moreover, the Holy Qur'ān also proclaims:

"Those who take *ribā* (interest or usury), will not stand but as stands the one whom the demon has driven crazy by his touch. That is because they have said, "trading is like *ribā*." And, Allah has permitted trading and prohibited *ribā*. So, whoever receives an advice from his Lord and stops, he is allowed what has passed, and his matter is up to Allah. And, the ones who revert back, those are the people of Fire. There, they will remain forever." (2:275)

Commenting on the Qur'ānic verse quoted above, Maulana Mufti Muḥammad Shafī<sup>1</sup> says:

"An important point to be noted here is that the Qur'ān does not say that the consumers of *ribā* will rise in a state of madness or insanity. Instead, it refers to a peculiar condition of lunacy, or a 'fit', (an epileptic attack) or disorientation - as if someone has been embraced by the Satan - and has been driven to the point of lunacy. Perhaps, this carries the hint that a person struck with lunacy or epileptic attacks, at times, is found to be inactive and silent while usually these people will not be found in that dormant state. Instead,

they would be identified by their ranting, raving, and crazy doings, as a result of the Satanic touch.

Perhaps, there might be yet another hint here. It is commonly noticed that human senses come to a standstill after fainting or in a state of insanity following a sickness; the feeling of pain or punishment is not there. But these people - who consume *ribā* - will not be found in that lifeless state. On the contrary, they would feel, with full sensitivity, the pain and the punishment like one overshadowed by a demon.

At present, we have to look for certain compatibility in crime and punishment. When punishment comes from Allah, the Almighty, for a person or a group of people, against a certain crime, it is certainly appropriate to the crime. Therefore, raising the numbers of the consumers of *ribā*, without paying due attention to its consequences, of its crime, on the Day of Resurrection, is perhaps indicative of a certain parallelism. Is it not that the consumer of *ribā* is so drunk with his greed for money that he is neither kind to anyone, or to the poor, nor does he blush, or feels ashamed before anyone for what he does? Since he was really senseless during his lifetime in the world, he will be raised on the Day of Resurrection in that same condition. Or, maybe, he will be punished in the Hereafter, because in the mortal world, he had demonstrated his lack of reason, as reason, that is, he had declared '*ribā* lawful and compared it to be like trade'; therefore, it is possible that he may be resurrected deprived of all his sanity."<sup>1</sup>

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In addition, we would like to mention here a few Prophetic narrations to drive home the point that taking *ribā* has been outlawed in the Religion of Islam:

Jābir ibn ‘Abdullāh ؓ reported:

“The Messenger of Allah cursed the one who accepts *ribā* (interest or usury), the one who pays it, the one who writes it, and the one who bears witness to it, and said, “They are all alike.”<sup>1</sup>

Samurah ibn Jundub ؓ has reported that the Prophet of Allah ؐ said:

This night, I saw two men who came to me and brought me to a sacred land. We walked until we reached a river of blood, wherein a man was standing, and another man was standing on the bank of the river with some stones before him. Then, the man who was standing in the river came forward, and when he intended to come out of the river, the other man threw a stone at his mouth, and turned him back to the place where he was earlier and thus he began to do the same with him whenever he tried to come out of the river by throwing a stone at him and turning him back. I asked him, “What is that which I have just seen going on?” He replied, “He is the one who used to take *ribā*.”<sup>2</sup>

<sup>1</sup> Ṣaḥīḥ Muslim, #2995, Musnad Aḥmad, #13744.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #2943, Musnad Aḥmad, #19236.

The Prophet Muhammad ؐ also said:

“There are four kinds of people about whom Allah has decided not to admit them to Paradise and not to let them taste its bliss: the one who is addicted to wine, the one who takes the *ribā* (interest), the one who exploits the property of an orphan and the person who is disobedient to his parents.”

‘Abdullāh ibn Ḥanzalah ؓ reported that the Messenger of Allah ؐ said:

“A dirham, which a man receives as *ribā* is, in the sight of Allah, more serious than thirty three acts of fornication or adultery in Islam.”<sup>1</sup>

Barā’ ibn ‘Āzib ؓ has narrated that the Messenger of Allah ؐ said:

“There are seventy two kinds of *ribā* the least of which is tantamount to committing adultery with one’s own mother.”<sup>2</sup>

It is stated that the Holy Prophet ؐ has forbidden the fruits to be sold or purchased before they are eatable, and said:

“When *zinā* (adultery) and *ribā* (usury or interest) become rampant in the people of a town, they themselves invite the Punishment of Allah.”

Abū Hurairah ؓ has reported that the Messenger of Allah ؐ said:

<sup>1</sup> Musnad Aḥmad, #20951, Kanz al-‘Ummāl, #9757.

<sup>2</sup> Ṭabarānī, Al-Mu’jam al-Awsaṭ, v. 7, p. 158.



"On the Night of Mi'rāj when we reached the seventh sky, I looked upwards and saw thunder, lightning and thunder-claps. Then, I came across some people whose stomachs seemed to be houses full of snakes - one could see them from the outside. I asked Jibrīl ﷺ, "Who are they?" He replied, "They are those who used to take *ribā* (interest or usury)."<sup>1</sup>

### The phenomenon of accumulating money by bank interest

A large section from the Muslim community is nowadays plagued by the cruel necessities of the system of banking, which thrives on interest over the money lent to those in need by the bank. Some Muslims appear to have reconciled themselves over the necessity of this fact of carrying out their transactions in their everyday business life, and most of them instead of feeling ashamed over this act try to devise baseless reasons and theoretical necessities in order to be seen by others in keeping up with the times. They try to accumulate as much money as possible by submitting to this system of banking by giving explanations that are not accepted by the Islamic Sharī'ah. Since the communist system gained footage in the world on a global scale, the practice of gambling, interest banking and many new ways of usury, both disguised and undisguised, have increased in this world, and have made inroads into the Muslim society in a dramatic way.

However, the most distressing aspect of this phenomenon is that the people now have lost the sense of distinguishing between

<sup>1</sup> Kanz al-'Ummāl, #9762, Muṣannaf Ibn Abī Shaybah, v. 7, p.335, Musnad al-Ḥārith, v. 1, p. 169.

rights and wrongs of consuming such interest with the dramatic surge of creating new means of wealth by money-lending institutions. They disguise interest under various names such as commission, and goodwill money etc. in order to entice the Muslims in placing their trust in those banks, and on the face of it, they make it appear to them as ḥalāl earnings. The Muslims in their eagerness to acquire wealth silently acquiesce without going thoroughly into the fine print, which is written usually in microscopic letters in such agreements. Once they go over the fine print, which is carefully hidden into the agreement with the help of a believing Muslim lawyer, they will at once come to the conclusion that the money, which is gained for them by their banks, is interest, sometimes multiplied many times over.

Generally, people deposit their funds in banks and receive interest on them. Some of them even eat from the money generated through the interest schemes, while some others, who are pious, and fear Allah and the Hereafter, give them in charity. Nevertheless, it is the opinion of 'ulamā' - by consensus - that both of them are sinners according to the Islamic Sharī'ah though in different degrees. As the consumption of interest is prohibited, in the same way, it is also ḥarām to be involved in interest-related bargains or schemes that are prevalent under the present day banking systems.

All the more surprising is the fact that some individuals deposit a small amount of fund in banks for their children, which keeps increasing day by day in the form of interest so that when the child grows older and needs money to further his education, business, marriage or to fulfill his other aspirations in his adult life, the fund is withdrawn for the purpose for



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All the more surprising is the fact that some individuals deposit a small amount of fund in banks for their children, which keeps increasing day by day in the form of interest so that when the child grows older and needs money to further his education, business, marriage or to fulfill his other aspirations in his adult life, the fund is withdrawn for the purpose for



which it is sought. If the child is a female, the funds are used for providing her with a magnificent dowry and for purchasing expensive dresses, ornaments and suits for her, and the bridegroom's party and wedding gifts.

On the other hand, there are some who are considered by others to be modern, keep themselves abreast of the contemporary developments, latest trends and up-to-date needs, and style themselves as experts, and try to address the socio-economic problems of the Muslim community. They openly encourage others in committing the heinous crime of using the interest money given to them by the banks. They believe that the only reason for the backwardness of the Muslims across the world is that they do march in tune with the changing times, where it has become almost impossible to conduct a business on the Islamic lines - which prohibits interest in all its forms. They advocate following the line of the present day banking system, which is based on usury and interest. They think that this is the only cause that the Muslims are lagging behind in many social, economic and educational fields for they are following an antiquated, and outdated religious Islamic set of rulings, and as such become victims to exploitation by others who are keen in depriving them of their rights. In addition, there are other Muslims who think that the interest prohibited in Islam is the one, which used to be levied by the landlords in the ancient times, who lived their lives on money earned through usury, which was doubled, tripled and quadrupled, bonding the lender to the creditor for life and not the benevolent modern banking system and the current interest procedures. They think that the interest offered by the modern commercial systems is lawful in Islam. They argue that the modern system of interest

was not current in the era when the Holy Qur'ān was revealed. The only system of receiving usury was the type that was done by the landlords and zamindars, and they in turn exacted it by all means foul and unclean from the unfortunate people that borrowed money from them to meet some of their most basic needs. However, this type of reasoning is also based on flimsy grounds. We have answered this question in detail in our book, "*Fiqhī Maqālat*." Those interested in knowing more details about the existing systems may refer to this book of mine to get their doubts clarified for all time to come.

For the moment, we are interested in talking about the particular group of people who are following the deviant ways of the Satan by believing that the interests accumulated in banks are not usurious in nature and following the system, and consuming the interest freely is just like trade. We invite their attention to the quotations of the Qur'ān and the ḥadīth in which the system of interest has been seriously denounced and for which Allah, the Almighty, in the Holy Qur'ān, has announced severe punishments.

### The system of mortgage

One of the ways of receiving interest, which is becoming widespread in our society, is through mortgage. Generally, people say that there is no interest involved in this system on the money neither there is a rent. But, again, we invite our readers to think clearly the benefit a person is receiving on the house that is mortgaged by him to others and if it is not interest money in a disguised form, then, what is it?



If the landlord of the house had not been given the funds in advance, would he have given this house to anyone to live in? In this case, the house is given without rent for the funds presented in advance to the owner. If we think clearly, we can know that this is the very "interest," which a person receives for that fund offered in advance.

It is explained in a ḥadīth that the Prophet of Allah ﷺ said:

"Every debt that attracts a benefit is tantamount to *ribā*."<sup>1</sup>

Yazīd ibn Abī Yaḥyā ؓ reports that once he asked Anas ibn Mālīk ؓ, "O Abū Hamzah, one of us gives some debt to someone and the credited person gives something as a gift to the creditor. Is it right?" He answered, "If you give someone a credit and he gives you anything as a gift, then you should not accept it. If he gives you a mount over his animal, then do not ride it." However, it is right if both of them used to do so before they were involved in this bargain."<sup>2</sup>

Imām Bayhaqī ؓ has reported that once a person asked 'Abdullāh ibn Mas'ūd ؓ, "Suppose, there is a person who took a credit of a few dirhams from a person and then the person taking the credit gives a mount to the creditor over his animal, then is it right?" 'Abdullāh ibn Mas'ūd ؓ answered, "The benefit the creditor has received from the person by riding his animal is an interest."<sup>3</sup>

<sup>1</sup> The ḥadīth has been graded as ḥasan by Ibn Ḥajar in *Al-Talkhīṣ al-Ḥaṣīl* as stated by I'lā al-Sunan, v. 14, p. 499.

<sup>2</sup> Sunan al-Bayhaqī, v. 5, p. 350.

<sup>3</sup> Ibid.

Now, we invite our readers to think again!! When a person accidentally benefits by riding the animal offered by the borrower, it becomes a benefit, which amounts to interest, then how is it possible to say that it is right to benefit from the house of a person, which is given in the present days on the system of mortgage?

There are a few people who have invented a technique to make the system of mortgage as lawful. They give some rent to the owner of the house but the rent is so minimal that it cannot be called as a rent according to the prevailing market trends. For example, there is a house, which may be rented for five thousand rupees, in a general case, to a person, but in this type of mortgage, the rent is defined as fifty or hundred rupees and it is thought that the person has become safe from the curse of interest in this way. But this is an illusion, a snare laid by Satan, the accursed, who has vowed to lead the believing Muslims from the Path of Allah ﷻ. Nevertheless, the Islāmic Sharī'ah has successfully seen through the guiles of the Satan and ruled out such transactions as unlawful on a believing Muslim, who cannot make an unlawful thing as lawful by resorting to this sort of financial stratagem. He can deceive those who are unlearned in the etiquettes of such transactions, but he cannot deceive Allah ﷻ who is a witness to all transactions. A person will be answerable to Him on the Day of Judgment by being a partner into such a transaction. If the money had not been paid, as a mortgage towards the house, then it is impossible for the landlord to lease his house on rent to strangers for a pittance of its original worth and at the prevailing market rates.



These details clearly show that the main reason behind the reduction of the rent is the huge sum that has been paid on the house in advance, which is undoubtedly interest according to the narrations, which we have quoted above. Maulana Ashraf 'Alī Thānwī ۞ comments in his book "*Safāi-e-Mu'āmalāt*":

"Some people have devised a trick. They take the land of someone for example for eighty rupees and stipulate that he gives one rupee as rent per annum. Since the rent of one rupee per annum is on account of credit, it would be an obvious act of interest, which is unlawful and a prohibited way of benefit."<sup>1</sup>

### Chit funds

One of the many systems of interest-making schemes offered by money lending societies and banks, which is becoming common nowadays, is the custom of chit fund for which many new techniques have been devised by fraudsters to deceive honest people of their hard earned money. Generally, the current system of chit fund is that a few people, for example, ten people gather together and pool in their money, and may give ten thousand rupees per head, which, as a result becomes one lakh rupees. Thereafter, on the basis of casting a lot someone is given the whole amount and the one who takes the whole fund does so by foregoing a particular amount for taking home the entire amount and using it for his benefit but this amount is lessened by two or three thousand rupees. The money that is deducted (i.e. two or three thousand rupees is taken by the person who runs this system of chit funds) and this

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form of financial dealings is completely prohibited by the Islamic Sharī'ah. If we examine it closely, we find that it is a form of interest, because a person is making money on the capital fund, without the exchange of any commodity. It is a matter of great shame that many Muslims have unwittingly become involved in this type of dealing.

However, it is lawful to do the same way of casting a lot without slashing or curtailing or charging for it a particular amount. If it is done in this way, then it is a very good idea of mutually benefiting from one another and helping each other in times of need.

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Bribery is also similar to interest, and is prohibited in Islam, in the strongest terms and comes under the forbidden category. The leading Islamic theologians have given the definition of bribery in the following way:

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This opinion clearly shows that the officers and political leaders who receive handsome funds over fulfilling their responsibilities and duties for which they are paid by the government are committing a serious crime. It is a serious sin to consume the money, which is received for favors done to others, which is their official duty, for which they are appointed by the government and are given their pay.

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When on the one hand, the bribery is prohibited, it is unethical and a cruel usurpation of the rights of the other

<sup>1</sup> Radd al-Muhtār, v. 5, p. 362, Nihāyah al-Zayn, v. 1, p. 380.

person. For this reason, this act has been discouraged in Islam. We present here a few ḥadīth narrations:

'Abdullāh ibn 'Amr ؓ reports that the Messenger of Allah ﷺ has cursed the one who offers bribery and the one who receives it.<sup>1</sup>

Thawbān ؓ reports that the Messenger of Allah ﷺ has cursed the one who offers bribery and the one who takes it and the one who mediates between them.<sup>2</sup>

'Abdullāh ibn 'Amr ؓ also reports that the Messenger of Allah ﷺ said:

"The one who offers bribery and the one who receives it both are destined to enter the Hellfire."<sup>3</sup>

All these ḥadīths clearly indicate that the consumer of bribes will be severely punished in the Hereafter by Allah ﷻ. According to the majority of the Islamic scholars, it is a great sin to receive bribe and a totally forbidden act. Some others think that this act is equal to *kufr*. Imām al-Nasā'ī ؓ has reported from Masrūq ؓ that he said, "If the judge receives a gift, then it is ḥarām for him. And if he receives a bribery, then it is equivalent to *kufr*."<sup>4</sup>

<sup>1</sup> Sunan Abū Dāwūd, #35:80, Sunan al-Tirmidhī, #1337, Musnad Aḥmad, #6532, Ḥākim, al-Mustadrak, v. 4, p. 115.

<sup>2</sup> Ḥākim, al-Mustadrak, v. 4, p. 115, Musnad Aḥmad, #22452, Muṣannaf Ibn Abī Shaybah, v. 4, p. 444, Shu'ab al-Imān, v. 4, p. 390.

<sup>3</sup> Tabarānī, Al-Mu'jam al-Awsaṭ, v. 3, p. 296, Ṭabarānī, Al-Mu'jam al-Ṣaghīr, v. 1, p. 57.

<sup>4</sup> Sunan al-Nasā'ī, #5571.



The same opinion has been narrated from 'Umar ibn al-Khaṭṭāb ؓ. Once Masrūq asked 'Umar ibn al-Khaṭṭāb, "Is it a ḥarām act to receive bribery while judging a case?" 'Umar ibn al-Khaṭṭāb answered, "Not only it is ḥarām, but it is also an act of *kufṛ*. An act, which is termed as "ḥarām," is that a person enjoys his proximity with a king and there is another person who needs help from the king but the person, who is close to the king, is not ready to fulfill his need without taking a bribe."

In brief, bribery is one of the worst evils, which has no place in Islam. It can never be accepted in an Islamic society. But it is again a sad fact that many people appear to be involved in this wrong act in keeping themselves in step with the changing trends in the modern society, which thrives on bribes earned from others. They look at it as a social evil, which has now become a necessity, and by their erroneous logic, they consume from it wholeheartedly without any sense of wrongdoing on their part. There are many people who usurp others' money as bribes every month, and take home an amount, which is far greater than their salary. It has become a matter of routine for the officials to receive bribes for they do not appear to be ready with their help - which is their duty to the people - without receiving a bribe. Such people should repent immediately and seek forgiveness from Allah for their sins so that they may be saved from the everlasting punishment of Hellfire in the Hereafter.

### Gambling:

Gambling is decreed in the Holy Qur'ān as unlawful and any income that is earned out of this is strictly forbidden for consumption. Every Muslim who has studied the Holy Qur'ān

and has attended Friday sermons and other religious lectures knows that this is a prohibited act in the Holy Qur'ān and the ḥadīth of the Holy Prophet Muhammad ؐ. Gambling is completely forbidden in the Islamic Sharī'ah by all the eminent jurists belonging to different schools of thought. All the leading authorities, by consensus, have declared that it is a great sin for a believing Muslim to participate in gambling. The Holy Qur'ān makes this point rather forcefully in the next few lines in the verses, which we have quoted from the Sacred Text where it says:

"They ask you about wine and gambling. Say, 'In both, there is a great sin, and some benefits for people. And their sin is greater than their benefit.'" (2:219)

After proclaiming it as an unlawful act in clear, unambiguous terms, the Holy Qur'ān proceeds to shed more light on this subject reinforcing its prohibition in another place in the Sacred Book, which says:

"O you who believe! Wine and gambling and stone altars and drawing of lots with arrows are only an abomination, a work of Satan; so shun it, that haply you may prosper." (5:90)

Now that we have familiarized ourselves with the injunctions of the Holy Qur'ān on this subject, we turn our attention to the ḥadīth that declare it as an unlawful act.

'Abdullāh ibn 'Abbās ؓ has narrated that the Messenger of Allah ﷺ said that:



"Allah has prohibited Muslims from drinking, gambling, and beating drums. And everything that intoxicates is unlawful."<sup>1</sup>

'Abdullāh ibn 'Amr ؓ reports, "In the first place, the Messenger of Allah ؐ prohibited from drinking, gambling, beating drums and taking *ghubayrā* (a kind of wine that was drunk in the pre-Islamic times). And, later he proclaimed that every intoxicating substance, which is consumed is *ḥarām* (unlawful)."<sup>2</sup>

In another ḥadīth, it is stated that the Messenger of Allah ؐ said:

"The person who gambles and then stands in prayers is like the one who makes *wuḍū'* (ablutions) through pus and the blood of swine. Do you think his prayer will be accepted?"<sup>3</sup>

Abū Hurairah ؓ has narrated that the Messenger of Allah ؐ has said:

"The person who invites his companion, 'Come, let us gamble, then he should give something in charity (to atone for this act i.e. for merely uttering those words)."<sup>4</sup>

Abū Hurairah ؓ narrates in another ḥadīth:

<sup>1</sup> Musnad Aḥmad, #2476, Sunan Abū Dāwūd, #3686, Ṣaḥīḥ ibn Ḥibbān, v. 12, p. 187.

<sup>2</sup> Sunan Abū Dāwūd, #3685, Musnad Aḥmad, #6478.

<sup>3</sup> Ṭabarānī, Al-Mu'jam al-Kabīr, v. 22, p. 292.

<sup>4</sup> Ṣaḥīḥ al-Bukhārī, #4482, Ṣaḥīḥ Muslim, #1307, Sunan al-Tirmidhī, #1465, Sunan al-Nasā'ī, #3715.

"The person who plays backgammon is like the one who eats swine and the person who plays it without stipulation or gambling is like the one who stains his hands with the blood of swine and the one who attends and sits with such people is like the one who looks at a swine."<sup>1</sup>

### Why is gambling prohibited in Islam?

All the verses that have been quoted above from the Holy Qur'ān and the teachings of the Prophet Muhammad ؐ make it obvious to all of us that gambling is prohibited in Islam, and there can be no differing views about it, or any concessions are granted for indulging in this illegal act. In the next few paragraphs, we will attempt to define the term "gambling" as it has been understood from the Holy Qur'ān and ḥadīths by eminent Islamic jurists and also the proceeds or gains that one may accrue by participating in this illegitimate act. We shall then discuss in some detail its consequences and those Muslims who take the verses of the Holy Qur'ān and the ḥadīth lightly in this world!

Gambling is defined as an act in which stipulation is made on certain conditions, and anything is suspended with condition specified: if something happens, on which a person has staked his wealth, money or possessions; and in the event such a thing comes to pass, then the person who has taken that chance and risked the possessions, which are under his care, will stand to gain some benefit, and in doing so he will have achieved a profit. However, if the event or outcome does not happen on the lines envisaged or visualized by him, then such a person will have to

<sup>1</sup> Imām Bukhārī, Al-Adab al-Mufrad, v. 1, p. 435.



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<sup>1</sup> Imām Bukhārī, Al-Adab al-Mufrad, v. 1, p. 435.



suffer a complete loss of the amount, which he has gambled, and loses his possessions to another person who has played this game of risk with him. For this reason, 'Abdullāh ibn 'Abbās ؓ once commented, "To take a risk is gambling," and that is doing an act, or saying something by word of mouth that may give someone a lot of wealth, with the rider that one may lose all his wealth - as it happens in the case of a lottery. Some of the Companions of the Holy Prophet Muhammad ﷺ have commented that indulging in such an act, where it involves a great amount of speculation, which may deprive a person totally of his wealth and all personal belongings leaving him a pauper, and penniless, is like taking part in gambling. They have cautioned such speculators, who play fast and loose, with the money that Allah ﷻ has placed in their trust for their benefit and for that of his family. They have affirmed that all such foolhardy possibilities, which may endanger or threaten a person's existence by his impulsive actions, and jeopardize the interests of his family, are framed into the prohibited category because "every risky thing is a gambling," in the Islamic Sharī'ah.

As for the question about why gambling has been prohibited in Islam, Muftī Muḥammad Shafī' ؒ has provided the answer in his pioneering work on the Holy Qur'ān (Ma' ārif al-Qur'ān) where he says:

"In brief, gambling is an act that involves two or more persons, where the gain of one person is dependent upon the loss of the other. The total gain of the winner is an outcome of the total loss of the loser because this transaction does not increase the (national) wealth or production in any way, and the money or material involved merely exchanges hands. The amount of

wealth remains the same, as it was before; the act of gambling takes place between two or more parties. What happens through this game of chance is that one person is sucked dry of all his wealth, which has now reached into the hands of another person, therefore, indulging in *qimār* is a complete intellectual bankruptcy of a society, which allows and encourages this form of playing with games of chance; and is the death of human morality. Is it not proper that a man, who is elected to the high office of a country or a land, who should act as an agent of doing public good, and playing a role-model for them by doing acts of sympathy and sacrifice, that involves uplifting the miserable conditions of the poor and needy in a society, stoops to the level of a beast, and allows gambling to flourish in his land by legislating it into a law and codifying it into the constitutions of the world, and starts taking a delight seeing his life in the death of his brother, and finding delight in his distress, and searching for gain in his loss, and goes about and exploits all his abilities to promote his selfishness or a few members in his society? Such a person should be considered as an enemy of the state, for as a head of state, he should work towards the good of each and every person or citizen in his country - and not consider just the interests of a select few - because of the tax, which they may bring into the national exchequer is far more than what is taken from others. Such a country will not prosper, for it allows some persons to live on the earnings of others - who have earned it by working for it the hard way. Those persons who thrive on gambling for profit and pleasure should be declared as offenders, who are harming the interests of the country both in the short and the long run, and they should be exposed before others as parasites of a society, of which they form a part!



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Exactly, contrary to this forbidden act of gambling are the permissible forms of transactions in trade, where both the parties, buy or sell, which realizes profits for both. In this way, the wealth is created and circulates in a society, and leads to an increase through exchange of commercial commodities as the buyer and seller both find it beneficial, and in their interests to trade with one another; and in the process it boosts the economy of the country.

Gambling is harmful because the gambler becomes addicted to this type of earning when he finds out that he can earn a lot without having to work hard for a living or slave for his monthly salary, especially if he is on a winning streak. He always keeps on dreaming of striking it rich and "make a killing" in the gambling casinos of the world or the gambling dens in his neighborhood. As a result, he leads an indolent and a carefree life by simply sitting in a place and grabbing the money, possessions and belongings of others at no great cost to himself, perhaps through a bet, especially when it involves no hard work to earn money. However, according to the Law of Averages, if such a person runs into bad weather, while he is on a gambling spree, then he will soon find that he has lost everything he has gained by the same means, which he employed to deprive other people of their money. Some scholars have said that gambling has been called *maysir* (as derived from the word '*yusr*' meaning easiness) because one can easily take possession of what belongs to the other through this process. Even if gambling deals revolve around a small number of people such as two or four, their harmful effects, mentioned in the paragraphs above, become apparent very clearly. However, we pride ourselves in living in a modern age,

called 'the Age of Progress' by those leaders who are handicapped by a myopic vision and lack an insight into the evils of gambling and its consequences. We see wines being sold along with hard liquor by traders giving them new names and labels in the form of mineral water bottles, and other eatables, which are allowed by the law. They keep the brand names of hard liquor alive in the minds of the alcohol addicts to tell them albeit in an indirect way that their favorite brands of hard drinks are theirs. New kinds of innovative advertising techniques and sales promotional tactics are devised by corporate giants to sell their liquors through advertising by indirect means where they are banned by law to entice people into making them alcoholics. They take to drink every time they are beset by troubles to drown their sorrows. In this way, they live in an 'escapist,' make-believe, and a dream world, where they hope to wake up one day from their alcoholic haze to find that all the troubles in their lives have simply vanished away. By then, the damage done will have taken a severe toll on the person's health, and these people will find that they simply cannot do without their favorite brand of liquor for they have become addicted to alcohol and have turned alcoholics, even though everything is going right in their lives.

Soon they will come to know from the doctor the various side-effects of drinking liquor for which they have fallen victims too. At times, many of them will have died of liver cirrhosis - a disease usually common in alcoholics - which is beyond the pale of any sort of treatment that can be given to them by their doctors, and passing into the next world for their judgment with Allah from where there are no comebacks! Once there, they will then realize, to their dismay, that they had given



up their lives away in the world for nothing and had gained nothing good from it to prepare them for the Hereafter. They will find themselves ranked among those who are doomed and lost, for whom there will be no reprieve given even, if they were to ransom all the weight of the earth in gold for their Salvation in the Hereafter.

This is also the case with banks and life insurance companies of the world who make a living by levying heavy interest rates upon the unfortunate people who are duped into borrowing from them. They encourage the fence-sitters with all types of allurements and dazzling returns on their money. They urge them to invest their money with them for safekeeping and for rewarding returns. The depositors are conned by advertisements' blitzkriegs that are launched to entrap them through television channels, daily newspapers and magazines, addressing their fears for their future when they reach the age of retirement, and are too old and infirm to look after themselves to earn a decent living. So, in order to keep their self-respect intact in the society of which they are a part, it is only proper that they should invest their money into their safe schemes, which will give them assured and steady returns for the rest of their lives. They will earn the respect of their children and others in the family when they find out that their parents are not dependent on them for a living, and they are free to enjoy their earnings without any sense of responsibilities on them and others. This sort of an upbringing of children will have its share of tragedies and they will live and die in this society as misfits and doom their lives to eternal perdition in the Hereafter!

These earnings can also be compared to a form of gambling where thousands of methods and dubious forms that have gained currency among the general masses in modern times to legalize the term after the fashion of their own liking. Some of these are so highly collective that the amount of contribution from a whole nation keeps up adding bit by bit. In case there is a loss, then it gets spread out to everybody and in this way does not become conspicuous to their depositors. When an amount from this total take reaches the hands of one person, his gain appears to be prominent, therefore, people tend to look at this money as their personal gain, which they had wisely invested, and given it into safe hands for investing money on his behalf without paying any heed to the collective loss of the citizens of a country. Consequently, they are trapped into believing that these new kinds of earnings are valid in the Islamic Sharī'ah. However, the Islamic Sharī'ah has wisely forbidden it after taking into consideration all those harmful effects of such financial schemes on a society, which are also the same as the rules found in gambling confined to a small group of two or four people.

If we look into the term "gambling" from another angle, we find that the harm, which is brought about by this large-scale gambling is much worse than what is realized as gains by the older, and established forms of gambling, for its evil effects are far-reaching and spell out the ruin of a whole nation. As evident, the natural result of this practice will be that wealth belonging to the common persons of a middle class society will go on decreasing, and keep on enriching the capital of some capitalist who has dared to invest his money in a venture, which is sure to bring him safe returns by all means - selfish and foul - at his disposal. Inevitably, the entire wealth of the nation will



up their lives away in the world for nothing and had gained nothing good from it to prepare them for the Hereafter. They will find themselves ranked among those who are doomed and lost, for whom there will be no reprieve given even, if they were to ransom all the weight of the earth in gold for their Salvation in the Hereafter.

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shrink and get concentrated into the hands of a limited number of individuals and a limited number of families. This can be witnessed everyday in the stock markets of the world and in other forms of *qimār*.

Now, the Islamic economic strategy has an important principle of its own. It declares that every deal, which siphons off the wealth of a whole community out into the coffers of a few capitalists, is *ḥarām*, unlawful and forbidden. The Holy Qur'ān while stating this principle of the distribution of wealth has proclaimed that the methods of earning employed in generating wealth are those in which the wealth does not shrink and concentrate in the hands of a few capitalists. It says, "...so that it may not circulate between the rich among you. Al-Qur'ān, 59:7"<sup>1</sup>

In brief, gambling is clearly prohibited in Islam and the earning obtained by employing this method is also *ḥarām*.

### The practice of gambling in the Muslim community

Nonetheless, it is also a surprising fact to note that this wicked, fraudulent, and inhuman means of making fast bucks has gained currency in the present day Muslim community, where it enjoys considerable popularity among the Muslims, who are not truly practicing the teachings of Islam. Nowadays, we find that all forms of lottery, insurance policies, participating in betting in a competition in horse races and cricket matches, and a lot of other methods, which were unheard of in the past are making their appearance in the Muslim society. If we study the methods employed deeply - not just by merely touching it at the

<sup>1</sup> See Ma'ārif al-Qur'ān, v. 2, p. 478.

superficial level - then we find, to our horror, that all the new techniques are also included in gambling, and one cannot distinguish one from the other. All of them have crept into our society, making inroads into the Islamic way of life - both from within our community and by copying others who do not subscribe to the Islamic ethics in their lives. They show no signs of decreasing and are getting popular by the day. Many Muslims who are on the lookout for earning easy money get trapped into these hare-brained schemes and get involved in the wrong way of earning money and some have made it into a permanent form of earning their livelihood. A Muslim should abstain from *ḥarām* wealth and even from all those doubtful means, which he is not sure of, in all circumstances.

### Insurance scheme

Nowadays, many new techniques of gambling, and other games of chance have been devised to deceive the Muslims about their legality in the Islamic Sharī'ah, which we would clarify in the next pages.

One of the global schemes of interest is insurance scheme, which is actually a combination of interest and gambling or both, but nowadays many people are involved in this scheme and find the insurance method very attractive to hold on. They are quite unaware of what they may face on the Day of Resurrection, when they will have to justify all their actions on earth.

Technically speaking, insurance is a dealing in which some kind of security is offered by a certain person or a company as an immunization against future dangers or as a recompense for



possible losses one may have to face in the forthcoming days. But, the condition of this offered security is that the concerned person will have to give a certain amount of money on installments for a particular period of time. If that person in that particular period suffers any danger with regard to his life, property and possessions, the second party provides them with recompenses. However, if that person did not suffer any danger in that certain period, the given amount is refunded with its interest dues. Since offering interest on this amount from the insurance company or making recompenses is a dangerous deal, the insurance company or the organization championing its cause, makes up this loss by giving the same fund on interest to others and then all these things are made possible.

In short, insurance is a dealing, which begins with gambling and ends up being as an interest, which is a bargain, and a combination of both. In fact, insurance is an interest bargain, which resembles banking. They differ only in their outward ways but internally they have no difference: the only difference that can be imagined in this is that this bargain in insurance involves deception about its legality in Islam along with interest.

After that, it is very relevant to clarify that numerous methods of insurance have been devised in our contemporary world: Life insurance, property insurance, liability insurance, and medical insurance etc., to name a few. In all these methods of insurance, the same rule is applicable. That is, they begin with gambling and end with interest or some of them involve only interest and the others involve both. For this reason, there is no doubt that this kind of bargain is

unlawful from an Islamic point of view. However, the insurance scheme that is imposed by the government such as vehicle insurance etc., they may be considered to be lawful for they are not adopted on intention; rather they are forced on individuals. However, other schemes of insurance which people adopt are strictly unlawful for their dubious procedures involved in them.

#### Lottery ticket

Another form of gambling is lottery ticket, which has become very widespread nowadays and is played globally. This lottery is also unlawful for it is a complete form of gambling in which one can win millions and lose millions at the same time.

#### Dealing in closed boxes (*band dabbe*)

One of the ways of gambling is dealing in closed packs as is common in exhibition places where closed packs are speculated about for a small price, some of which are empty while some others contain some valuable things while others have a thing of little value. Generally, people deal in these kinds of packets eagerly and speculate hoping that possibly they may come across a thing of higher value. Since this kind of dealing involves gambling and stakes, it cannot be allowed in Islam.

#### Dealings on installments

One of the ways of gambling prevalent nowadays is dealing on installments. The method is that some people are registered as members who give a certain amount of fund every month, and are cast into lots. The lucky person in whose favor the lot is cast is given a particular thing, for example, a motorbike and he is



absolved of giving any funds in the future once he has won his lot. In this way, every month, this lot is cast and the lucky person is given the already decided thing. In the future, he does not need to pay the installment amount that will be due on him every month.

This is also a kind of gambling for possibly a person may win a motorcycle for one thousand rupees, the other for two, the third for fifteen thousand while the fourth for twenty thousand, and that is what is termed as gambling in the Sharī'ah which fluctuates between benefit and loss. But, nowadays people are committing this prohibited act without being aware of its legality in the Islamic Sharī'ah.

However, if the dealing is made on installment basis and repaying all the funds until the prescribed time, then this is lawful. In the same way, if a person has to give more than the original price of something in the installment procedure, for example one has to pay fifty-five thousand rupees for a vehicle which is actually worth fifty thousand rupees, then it is also right in Islam.

### Theft and robbery

One of the ways of earning ḥarām wealth is to commit a theft or robbery whose prohibition and unlawfulness is almost agreed upon by all religions of the world. Perhaps there is no one in the world who may approve of this kind of heinous act. The Holy Qur'ān has declared that the hand of a thief be cut as a punishment in this world. We read in the Qur'an:

"As for a man or woman who commits theft, cut off the hands of both to recompense them for what they earned, a deterrent from Allah." (5:38)

The Holy Qur'ān has also stated:

"And whoever misappropriates shall bring forth, on the Day of Resurrection, what he misappropriated. Then everybody shall be paid, in full, what he/she has earned. And they shall not be wronged." (3:161)

In this verse of the Holy Qur'ān, the word "*ghulūl*", "misappropriation" has been mentioned which means "misuse of trust", or "fraud". In this verse, it has been proclaimed that the person committing fraud with regard to the war booty will appear on the Day of Resurrection with what he had stolen in this world.

Once the Prophet of Allah ﷺ got up and mentioned *ghulūl*, emphasized its magnitude and declared that it was a great sin saying, 'Don't commit *ghulūl* for I should not like to see anyone amongst you on the Day of Resurrection, carrying over his neck a sheep that will be bleating, or carrying over his neck a horse that will be neighing. Such a man will be saying: 'O Allah's Messenger! Intercede with Allah for me,' and I will reply, 'I can't help you, for I have conveyed Allah's Message to you nor should I like to see a man carrying over his neck, a camel that will be grunting. Such a man will say, 'O Allah's Messenger! Intercede with Allah for me, and I will say, 'I can't help you for I have conveyed Allah's Message to you,' or one carrying over his neck gold and silver and saying, 'O Allah's Messenger! Intercede with Allah for me,' and I will say, 'I can't help you for I have conveyed Allah's Message to you,' or one carrying clothes that will be fluttering, and the man will say, 'O Allah's Messenger! Intercede with Allah for me.' And I



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will say, 'I can't help you, for I have conveyed Allah's Message to you.'<sup>1</sup>

Therefore, each kind of theft has been prohibited in Islam: even in a ḥadīth, theft has been declared as contrary to faith. The Messenger of Allah ﷺ said:

"No fornicator can fornicate, while he fornicates, to be a Believer. No thief can steal, while he steals, to be a Believer. No drinker (of the wine) can drink, while he drinks, to be a Believer. And, none among you can plunder in a way that attracts the attention of the Believers, while he plunders, to be a Believer."<sup>2</sup>

In brief, committing theft and taking someone's property or possessions forcefully is ḥarām.

#### A clarification

There is no doubt that all kinds of theft, burglary, and robbery are strongly discouraged in Islam. They fall under strictly prohibited category. However, it is better to clarify here that to steal the possession of a mosque, madrasā or Waqf property is all the more serious. Maulana Muftī Muḥammad Shafī' رحمه الله says commenting about the verse:

"And whoever misappropriates shall bring forth, on the Day of Resurrection, what he misappropriated",  
"The same rule applies to mosques, religious schools and institutions, khanqāhs and properties of Waqf

<sup>1</sup> Ṣaḥīḥ al-Bukhārī, #6145, Ṣaḥīḥ Muslim, #4313, Sunan Abu Dāwūd, #2557.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #2295, Ṣaḥīḥ Muslim, #86, Sunan al-Nasā'ī: 4787, Sunan Ibn Mājah, #3926.

(endowments) since they represent the contributions of millions of people. If an unfortunate person misappropriates, and was to go about seeking to be forgiven for his evil act, how could he possibly go to each one of those millions of people whom he has deceived? The same rule holds good for Public or Government Treasury because all citizens of a country have a right in it. One who steals from it steals from everyone. But the problem is that these very holdings are such that a single owner does not sit over them. The caretakers become negligent. Avenues of pilferage flourish. It is in these legal loopholes, which are left uncovered by the laws of the country, such money and properties are made and a lot of thefts and misappropriations become rampant all over the world with most people heedless to the evil end that awaits them in the Hereafter by their deeds. They do not realize that this is a terrible burden to haul on their necks on the Day of Resurrection, not to speak of the punishment of Hell that is bound to come as a result of this crime. Then, last but not the least, comes the sad deprivation from the promised intercession of the Messenger of Allah. Let us all seek refuge from such a fate!"<sup>1</sup>

Nowadays, many cases of embezzlements, thefts and abuse of trusts are seen in different levels with regard to the possessions or properties of religious institutions, Waqf organizations, mosques and madrasās which are, in fact, a matter of disgrace for the Muslim community and a great hindrance to the welfare of the Muslim Ummah. Some madrasā executives who are

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collecting funds under the guise of Islamic garbs are also found to be very careless in this regard. Many of them are obviously committing theft. It is a matter of great disgrace that such people start embezzling and misappropriating the possessions and properties of Islamic organizations and religious entities. On account of the bad reaction and nefarious activities of some madrasā executives, the dignity of 'ulamā' and madrasās and religious personalities has been seriously damaged and their respect, which they had earned the hard way, is almost erased from the minds of people. The general public has started to develop the idea that all the madrasas are the same as the one that commits a fraud and stop donating their charities to it. They should avoid this activity.

In the same way, the robbery is also an extremely evil act. The Holy Qur'ān has declared a very severe punishment for those who commit robbery. It states:

"Those who fight against Allah and His Messenger and run about trying to spread disorder in the earth, their punishment is nothing but that they shall be killed off or be crucified or their hands and legs be cut apart from different sides or they be kept away from the land (they live in). That is a humiliation for them in this world, and for them in the Hereafter there is a greater punishment." (5:33)

The Commentators of the Holy Qur'ān have described that the phrase "... run about trying to spread disorder ..." mentioned in the above verse denotes the robbers and dacoits. This verse elaborates upon four kinds of punishment for such people, for such people cause four kinds of corruption and disorder in the

society. First of all, such people must be killed if they too have killed someone but not looted a property as the verse states "...shall be killed".

However, if one has murdered and robbed someone, he shall be hanged which the verse "... be crucified" mentions.

And if one has robbed someone but not murdered, then the punishment for him is that one's hands and legs should be cut off which the verse states "... their hands and legs be cut apart."

And, if one intended robbery and went for the same purpose; but he was nabbed before he went ahead with his activity, then he shall be imprisoned or kept away from the place he lives in as the verse in the Holy Qur'ān "... be kept away from the land they live in" explains.<sup>1</sup>

The above verse reveals how the robbers are going to be insulted in this world and Hereafter. And there is no need to affirm that the wealth earned through this way is ḥarām, which everyone is aware about according to laws that are laid out in the Islamic Sharī'ah, which is based entirely on the teachings of the Holy Qur'ān and the ḥadīth of the Holy Prophet Muhammad ﷺ.

#### Usurping others' rights and possessions

It is absolutely forbidden in Islam to usurp the possessions of others, to snatch, or take away the belongings of other people, without their wholehearted permission. Whatever is gotten through this type of fraudulent way becomes totally

<sup>1</sup> Rūḥ al-Ma'ānī, v. 6, p. 119, Jaṣṣāṣ, Aḥkām al-Qur'ān, v. 4, pp. 53-54.



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ḥarām to be consumed for the person receiving it, even though, if one receives it by lodging a false prosecution against a person. The Holy Qur'ān has declared:

“Surely, those who eat the property of the orphans unjustly, they only eat fire into their bellies, and soon they shall enter a blazing hell.” (4:10)

Moreover, there are countless teachings of the Holy Prophet Muhammad ﷺ that emphatically discourage these types of usurping the rights of others and seize unjustly the possessions of others by forceful and fraudulent means.

The Prophet Muhammad ﷺ has been reported to proclaim:

“It is totally unlawful for a person to even take away the stick of his brother without his will and consent. That is because Allah has strongly forbidden the property of a Muslim for a Muslim (to be violated).”<sup>1</sup>

In another ḥadīth, he is reported to have said:

“The property of a Muslim man is not lawful for another without his glad permission.”<sup>2</sup>

He has also summarized the most basic, wholesome, social ethics for Muslims to follow by observing:

“Do not envy one another; do not inflate prices one to another; do not hate one another; do not turn away from one another; and do not undercut one another, but be you, O servants of Allah, brothers. A Muslim is

<sup>1</sup> Musnad Aḥmad, #22500, Sunan al-Bayhaqī, v. 6, p. 100.

<sup>2</sup> Sunan al-Bayhaqī, v. 6, p. 100.

the brother of a Muslim: he neither oppresses him nor does he fail him, and he neither holds him or other Muslims in contempt. Piety is right here-and he pointed to his breast three times. It is evil enough for a man to hold his brother Muslim in contempt. The whole of a Muslim for another Muslim is inviolable: his blood, his property, and his honor.”<sup>1</sup>

### Ḥadīth on taking someone's wealth forcefully

The Companion Sa'īd ibn Zayd ؓ reported that the Messenger of Allah ﷺ said:

“Whoever usurps even a span of plot wrongly, it will be tied to his neck with the seven earths on the Day of Resurrection.”<sup>2</sup>

Abdullāh ibn 'Umar ؓ narrated that the Messenger of Allah ﷺ said:

“Whoever usurps any of the plots (owned by someone) oppressively, he will be made to be swallowed by the earth to its seven degrees on the Day of Resurrection.”<sup>3</sup>

We have already mentioned the saying of the Prophet ﷺ in the previous chapter, “None among you can plunder in a way that attracts the attention of the people, while he plunders, to be a Believer. Nobody from among you can commit fraud, while he commits fraud, to be a Believer!”

<sup>1</sup> Sunan Abū Dāwūd, #4238, Ṣaḥīḥ Muslim, #4650, Sunan al-Tirmidhī, #1850.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #4650, Ṣaḥīḥ Muslim, #3023.

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Wā'il ibn Hujr ؓ narrated that the Messenger of Allah ﷺ said:

"Whoever usurps the land of a person, he will meet Allah while He would be annoyed with him."<sup>1</sup>

### Forceful demand of dowry

The above ahādīth have made it quite obvious that it is absolutely forbidden to take something owned by a Muslim without his wholehearted permission. For this reason, the excessive demands and forceful ways to obtain a huge dowry from the parents of a girl who are eager to see their daughter married into a good family would also be clearly prohibited. The reason is that mostly the people are not well-pleased, agreeable to the forceful demands, or they are partially glad that their daughter is getting married, but partially unhappy with the dowry deal, which is unjustly demanded from them at the last moment. But, it is a sad phenomenon that the guardians of the boys make a long list before marriage, which is sent to the girl's guardians. If all the listed demands are not completely fulfilled, the guardians of the bridegrooms go berserk, and long dispute arises between the two parties. How could such a cruel attitude be permitted in Islam, which totally discourages its followers to force someone to give in to paltry demand and cruel practices?

At the same time, it also must be borne in mind that obtaining such things in this way is like begging. No doubt it is a terribly disgraceful behavior on part of the Muslim bridegroom that he should forcefully demand for excessive materials from the guardians of the bride. The Messenger of Allah ﷺ has said as reported by Anas ibn Mālik ؓ:

<sup>1</sup> Ṭabarānī, Al-Mu'jam al-Kabīr, v. 22, p. 18.

"Whoever marries a girl only on the basis of her fame, Allah will not increase him in any aspect but disrepute; and whoever marries her on the basis of her wealth, Allah will not increase him in any aspect but in penury; and whoever marries her on the basis of her family status, Allah will not increase him in any way but in meanness and whoever marries a girl only to lower his gaze, protect his private parts, and maintain ties, Allah will bless the marriage for him and her both."<sup>1</sup>

Those who hanker after money and marry a woman only for the purpose of grabbing her wealth, and in case of not getting expected material and financial benefits from the woman target her with their atrocities will have to incur the wrath of Allah ﷻ. Such people can never be successful in this world and the next life to come!

### Deception in inheritance

When it has become clear from the above Prophetic teachings that it is prohibited to take away the rights of others wrongfully, it also makes it obvious that it is quite an abominable act in the Islamic Sharī'ah to deprive the right candidates of their dues in the inheritance. Today this practice has reached endemic proportions and it is ever increasing in alarming degrees. Many rightful members of the family are wrongly barred from receiving their part of the inherited property. In some cases, some people who are not the actual inheritors seize the property of those who stand as the legal heirs. In other cases, the sisters and female family members are

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deprived of their due portion of inheritance, whereas the brothers divide the whole property among themselves. Such things are quite unapproved and highly discouraged in Islam.

It is stated in a ḥadīth that the Messenger of Allah ﷺ said:

“Whoever cuts someone off his portion of inheritance prescribed by Allah Almighty, He will cut him off his inheritance in the Paradise.”<sup>1</sup>

Another report attributes the following words to the Holy Prophet ﷺ:

“Whoever nullifies the inheritance of someone for whom Allah has made it legal in His Book, Allah will nullify his inheritance in the Paradise.”<sup>2</sup>

In short, seizing unjustly the entire inheritance and depriving other deserving candidates and inheritors of their due shares, and not dividing the inherited property of the deceased equally according to the prescribed rulings of the Sharī‘ah is a grave violation, and totally prohibited in Islam.

### Usurping someone’s property by a false oath and prosecution

Wā’il ibn Ḥujr ؓ narrated that a person from Ḥaḍramūt and another from Kindah came to the Messenger of Allah ﷺ. The person hailing from Ḥaḍramūt said, “O Messenger of Allah, this man has wrongly taken my land.” The person hailing from Kindah replied, “This land belongs to me, in which I am doing farming. He has no right in it.” The Messenger of Allah ﷺ asked the man

<sup>1</sup> Shu‘ab al-Īmān, v. 6, p. 224, Sunan Sa‘īd ibn Manṣūr, v. 1, p. 96.

<sup>2</sup> Muṣannaf Ibn Abī Shaybah, v. 6, p. 240.

from Ḥaḍramūt, “Do you have any witness (for your claim)?” He answered in the negative. On this, the Messenger of Allah ﷺ observed, “The second party (the man from Kindah) will be made to take an oath in this case.” The man from Ḥaḍramūt commented, “O Messenger of Allah, this is a wicked man, unmindful of what will he take an oath about.” The Messenger of Allah ﷺ observed, “There is no other alternative except for this.” Then that person (from Kindah) took his oath, and turned away. The Prophet of Allah ﷺ then observed, “If he has taken an oath about his property in order to eat of it wrongly, he will meet Allah in a state that He will not care for him.”<sup>1</sup>

Yet, another ḥadīth narrated by Umm Salamah ؓ states that the Prophet ﷺ said:

“You bring your disputes (or cases) to me. May be one of you is more eloquent with his case than the other. I am just a human (like you) and I decide on the basis of what I hear from him. Should I decide anything from what is the right of his brother (opponent), it will be a plot of Hell for him on the Day of Judgment. So, he must not take it.”<sup>2</sup>

All these reports go to prove that nothing could be ḥalāl by taking something forcefully from anyone. Even if someone wins the case by prosecutions in the court by showing forged documents, that could not make things lawful for him if he has taken it wrongfully.

<sup>1</sup> Ṣaḥīḥ Muslim, #199, Sunan al-Tirmidhī, #1260, Sunan Abū Dāwūd, #2824.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #6452, Ṣaḥīḥ Muslim, #3231.



The second fundamental principle to be noted here is that in all fields of business, employment, manufacturing and production, one should first make sure that whatever he is involved in is completely in conformity with the Islamic Sharī'ah. If that particular product or material through which the business or employment is managed is prohibited in Islam, then that business will not be allowed in Islam. And the income accruing through such means would not be counted as *halāl*. For example, every Muslim knows that liquor and interest are prohibited in Islam, so dealing in such products and materials too would be considered *ḥarām*, and thus the income derived from it for consumption will also be a foul one.

The Companion, Jābir ibn 'Abdullāh رضي الله عنه, narrated that the Messenger of Allah ﷺ said at the time of the victory of Makkah:

"Allah and his Messenger have forbidden dealing in wine, dead animals, swine, and idols." He was asked, "What about the fat of the dead animals?" He answered, "It is also prohibited." Then he observed, "May Allah destroy the Jews who started to take the price of the dead animals after melting it whereas Allah had made it forbidden for them."<sup>1</sup>

This ḥadīth confirms that dealing in wine and other intoxicants is forbidden along with the things listed above in the ḥadīth. In another ḥadīth, the Holy Prophet Muhammad ﷺ clearly says:

"It is forbidden to eat of the price of a dog, the earning of a prostitute, and the price of wine."<sup>2</sup>

<sup>1</sup> Ṣaḥīḥ al-Bukhārī, #2121, Ṣaḥīḥ Muslim, #1581.

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Abū Umāmah رضي الله عنه narrated that the Messenger of Allah ﷺ said:

"Allah has clearly forbidden singing, this career, and its price, and training to others and listening to it."<sup>1</sup>

All these narrations in common indicate to the fact that everything that is prohibited, its income too becomes unlawful. In the same way, getting employed in *ḥarām*-dealing businesses, too, is unlawful.

Abū Hurairah رضي الله عنه narrated that the Messenger of Allah ﷺ said:

"The price of a dog, the earning of a prostitute, and the money given to a soothsayer are all forbidden."<sup>2</sup>

One can clearly see that Islam has prohibited from soothsaying and even going to such people, and therefore the money given to, or accepted by, such people is also unlawful. Any business, employment, and dealing which have been disallowed by Islam must not be adopted as a means of income.

It is reported that once a person came to Ibn 'Abbās رضي الله عنه and said, "I am a person who has no other alternative for earning except for craftsmanship. I produce these images." Ibn 'Abbās رضي الله عنه said, "I will teach you what I have heard from the Messenger of Allah. I have heard him say, 'Whoever creates images, Allah will punish him until he will be asked to breathe life into that image, which he could never do.' Hearing all this, that person began to pant, and his face turned pale. Ibn 'Abbās رضي الله عنه said, 'Damn you, if you have no option, then make images of those things that are not living beings.'"<sup>3</sup>

<sup>1</sup> Dharm al-Malāhī, 72, Kanz al-'Ummāl, #9390.

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<sup>3</sup> Ṣaḥīḥ al-Bukhārī, #2073, Musnad Aḥmad, #3220.



Abū Hurairah ؓ narrated that the Messenger of Allah ﷺ has forbidden from the income of cupper, price of a dog, flute (music) and the wage (of male animals) raised for impregnating other (female) animals.”<sup>1</sup>

The Companion Anas said, “The worst income is that of flute (music).”<sup>2</sup>

A reflection over these aḥādīth tells us that since creating images of living things is prohibited in Islam, it would not be lawful to make it into a business. However, creating images of non-living things is lawful. Therefore, it is permissible to make it a business and consume the income accruing through it. In the same way, it is prohibited in Islam to sing, and play music etc. and therefore the income made through this means too has been declared as unlawful.

The third important point to remember here is that while dealing in transactions one should not cheat others, for cheating is a very serious crime in Islam. The Prophet of Allah ﷺ said, “The person who cheats is not of us.”

All types of deceptions are forbidden whether by displaying a better item and then giving a bad one, or by taking a false oath, adulterating, concealing the defects, or imbalance in the measure and weight etc.

We have given below some of the teachings of the Holy Prophet Muhammad ﷺ in this regard.

<sup>1</sup> Musnad Ishāq, v. 1, p. 188.

<sup>2</sup> Dhamm Al-Malāhī, p. 78.

### Selling bad products by showing the good ones

Abū Hurairah ؓ narrated that the Messenger of Allah ﷺ said:

Once the Messenger of Allah passed a load of grain and placed his fingers into it. He felt dampness in it. He said to the man, “O owner of this grain, what is this?” He said that it was dampened by rainwater. He observed, “Then why did you not keep this dampened grain above the load so that people could easily see it? Whoever cheats is not of us.”<sup>1</sup>

‘Abdullāh ibn ‘Umar ؓ too has reported something to this effect. He says that once the Holy Prophet Muhammad ﷺ passed by a load of grain, which was placed beautifully arranged. He put his hand in it and found that there was some defective material inside. He advised him, “Keep this defective and the better one separately for sale, for whoever cheats is not of us.”<sup>2</sup>

Qays ibn Abī Gharzah ؓ narrates that once the Prophet Muhammad ﷺ happened to pass by a grain seller. He said to him, “O grain seller, is that which is inside is just like that which is outside?” He said, “Yes, O Messenger of Allah.” He then observed, “The person who cheats Muslims is not of them.”<sup>3</sup>

These aḥādīth convey the message that it is not allowed to show good products before dealing and after making the sale to

<sup>1</sup> Al-Targhīb wa al-Tarhīb, v. 2, p. 574.

<sup>2</sup> Musnad Aḥmad, #5113, Ṭabarānī, Al-Mu‘jam al-Awsaṭ, v. 3, p. 63, Al-Targhīb wa al-Tarhīb, v. 2, p. 572.

<sup>3</sup> Musnad Abū Ya‘lā, v. 2, p. 233, Ṭabarānī, Al-Mu‘jam al-Kabīr, v. 18, p. 359.



give products with less quality. The income earned using this deceptive technique is not allowed to be consumed in Islam.

### Taking a false oath while selling

A warning has been given by the Prophet of Allah ﷺ to those who sell their goods and products by taking false oaths. Abū Dharr al-Ghifārī ؓ narrated that the Prophet Muhammad ﷺ said:

“Allah would not look mercifully upon three types of people on the Day of Judgment, and neither would He purify them from their sins. And they will be inflicted with the severest punishment.” Abū Dharr ؓ asked him, “Who are they?” He answered, “The one who lets his loin cloth descend his ankle, the one who brags about his favors, and the one who runs his business by false oaths.”<sup>1</sup>

Abū Hurairah ؓ narrated that the Holy Prophet Muhammad ﷺ said:

“Taking a (false) oath runs the business but mars the benefits.”<sup>2</sup>

We learn from this ḥadīth that it is unlawful to sell one's goods and products by taking false oaths. Income earned in this fraudulent and dishonest way does not yield blessings and brings evil outcomes.

<sup>1</sup> Ṣaḥīḥ Muslim, #154, Sunan al-Tirmidhī, #1132, Sunan al-Nasā'ī, #2516, Sunan Abū Dāwūd, #3565.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #1945, Ṣaḥīḥ Muslim, #3014, Sunan al-Nasā'ī, #4385.

### Selling defective goods in a deceptive manner

The Messenger of Allah ﷺ has also said:

“Do not mix water in the milk for sale.” He further said, “There was a person in earlier times who brought grape juice to a village for sale which was mixed with a great amount of water. In this way, he sold it. Then he bought a monkey, and set out on his journey back to home on a boat. When the boat arrived in the middle of the sea, the monkey was moved by Allah, the Almighty to take away the wallet of the salesman. It then jumped over a board of the boat, opened the wallet, throwing one dinar in the sea and another in the boat, while he gaped at it, until it lessened to the half amount.”<sup>1</sup>

The ḥadīth tells us that the ḥarām wealth that he had obtained by deception was thrown in the sea by an animal under the order of Allah Almighty, while the ḥalāl was safely sent to him. The moral of this true story is that we should shun deceptive ways for making fast bucks; otherwise our ill-gotten wealth would be made useless by God in a mysterious manner.

Another report goes that once while Abū Hurairah ؓ was passing Ḥarraḥ (a place in Arabia), he came across a man who was going to sell milk. When he came to know that he had adulterated the milk, he asked him, “What about you, when you will be asked on the Day of Judgment to separate the water from the milk?”<sup>2</sup>

<sup>1</sup> Shu'ab al-Imān, v. 4, p. 333, Al-Targhīb wa al-Tarhīb, v. 2, p. 573.

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### Concealing the defects of materials that have been set up for sale

Wāthilah ibn al-Asqa' ؓ has narrated that he heard the Messenger of Allah ﷺ say:

"It is not lawful for a person to sell something without describing it fully (i.e. its defects, if any). It is not lawful to conceal it if he already knows it."<sup>1</sup>

'Uqbah ibn 'Āmir ؓ narrated that the Holy Prophet ﷺ said:

"A Muslim is a brother to another Muslim. It is not lawful for a Muslim to sell something defective to his brother without describing it."<sup>2</sup>

Wāthilah ibn al-Asqa' ؓ has reported yet another ḥadīth with the words of the Messenger of Allah ﷺ who said,

"Whoever sold a defective material to someone without explaining it remains in the anger of Allah, and the angels continuously keep cursing him."<sup>3</sup>

We can see how clearly the Prophet of Allah ﷺ tells us that it is not permissible to sell defective products and goods, concealing their defects, and not disclosing them to the customers. The person committing this grave sin incurs wrath from Allah ﷻ and curse from the angels.

<sup>1</sup> Musnad Aḥmad, #16056, Ḥākim, al-Mustadrak, v. 2, p. 12, Sunan al-Bayhaqī, v. 5, p. 320.

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<sup>3</sup> Sunan Ibn Mājah, #2247, Ṭabarānī, Al-Mu'jam al-Kabīr, v. 22, p. 65, Musnad al-Shamiyyīn, v. 2, p. 369.

### Deception in measurements and weights

Committing frauds in measurements and weights has been clearly mentioned in the Holy Qur'ān as a great vice and wickedness. Allah, the Almighty, says:

"Woe to the curtailers who, when they measure something to receive from people, take it in full, and when they measure or weigh something to give it to them, give less than due. Do they not think that they have to be raised up on a Great Day, the Day when all the people will stand before the Lord of the worlds?"<sup>1</sup>

The great commentator, Ibn 'Abbās ؓ, said explaining the background of the verses, "When the Holy Prophet arrived in Madīnah, the people of Madīnah whose transactions were almost based on measurements used to cheat and give short measures. For this reason, Allah ﷻ revealed this sūrah."<sup>2</sup>

This verse explains that cheating in weight and measure is a great sin. This fact has been highlighted in the Holy Qur'ān at several places.

Allah ﷻ states:

"And give the measure and the weight to the full in all fairness."<sup>3</sup>

"And give full measure when you measure, and weigh with a straight balance. That is good and better in the end."<sup>1</sup>

<sup>1</sup> Al-Qur'an, 83:1-6.

<sup>2</sup> Lubāb al-Nuqūl, p. 228, Tafsīr Ibn Jarīr al-Ṭabarī, v. 30, p. 91.

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And He also said:

“And do not lessen the measure and the weight. I see you quite well-off, and I fear for you the punishment of an encircling day. And O my people, perfect the measure and the balance with justice and do not make the people short of their things, and do not go about the earth spreading disorder.”<sup>2</sup>

Though this was said by Prophet Shu‘ayb عليه السلام on behalf of Allah ﷻ to his community, but still it applies to the followers of this Ummah as well, as we saw in the previous Qur’ānic citations. In case of failure to abide by this principle, we would also be included in the severe warning mentioned in the Qur’ān.

‘Abdullāh ibn ‘Umar رضي الله عنه reports that the Holy Prophet ﷺ once gave a sermon in which he said:

“O Emigrants, I seek the refuge of Allah Almighty against five traits of character lest they should grow into you: firstly, against immodesty, for when immodesty prevails in a people they are hit by plagues, epidemics and ever-new diseases not even heard of by their elders; and secondly, against cheating in weights and measures, for when this disease grips a people, they are hit by famine, price-hikes, rigorous labor and over-work and oppressive rulers; and thirdly, against non-payment of zakāh, for when people do not pay zakāh, rains are stopped; and fourthly, against the religious apathy of people, for when a community breaks its covenant with

<sup>1</sup> Al-Qur’an, 17:35.

<sup>2</sup> Al-Qur’an, 11:84-85.

Allah and His Messenger, then Allah Almighty makes alien enemies sit over them who snatch away what belongs to them without any justification; and fifthly, against the apathy of ruling authority, for when the rulers of a people fail to decide matters in accordance with the Book of Allah because the injunctions revealed by Allah Almighty do not suit their fancies, then Allah Almighty causes mutual hatred and disputations descend upon them.”<sup>1</sup>

While mentioning a number of evils, the Messenger of Allah ﷺ has mentioned that when a person or a group of people cheat others in weights and measures, they are more likely to be engulfed by drought, poverty, and ruled by tyrants. This explains that it is ḥarām to cheat others by making fraudulent weights and measures, and such things invite Divine punishment in this world, while the torment in the next world is something most assuredly inflicted on deserving human beings.

The main purpose of highlighting these evils is that no Muslim should ever try to make money or earn income through fraudulent or a wrong way.

If these simple guidelines are really followed by people, then it is hoped that once a person materializes them in his daily business and personal life, he would become able to look for only ḥalāl ways of earning and refrain from those that are dubious ones.

Furthermore, a Muslim must familiarize himself with the injunctions and commandments that govern the economy in

<sup>1</sup> Saḥīḥ Ibn Mājah, #4009, Ḥākim, Al-Mustadrak.



the Religion of Islam, which are fully detailed in ḥadīth books along with the fundamental principles that are mentioned by Islamic jurists. Sometimes many people get involved in a wrong business or earning income thinking it to be a ḥalāl, while the Islamic Sharī'ah declares it to be a ḥarām business. In this way, he commits a sinful act.

### A few aḥādīth

It seems to be relevant to mention here a few aḥādīth that describe the meritorious place of truthful and sincere businessmen, traders and dealers:

Abū Sa'īd al-Khudrī ؓ narrated that the Messenger of Allah ﷺ said:

"The truthful and trustworthy trader shall be with the Prophets, the truthful and the martyrs on the Day of Resurrection."<sup>1</sup>

'Abdullāh ibn 'Umar ؓ narrated that the Messenger of Allah ﷺ said:

"The truthful and trustworthy Muslim trader shall be with the martyrs on the Day of Resurrection."<sup>2</sup>

Anas ibn Mālīk ؓ narrated that the Messenger of Allah ﷺ said:

"The truthful trader shall be under the shade of the Throne on the Day of Resurrection."<sup>1</sup>

<sup>1</sup> Sunan al-Tirmidhī, #1130, Sunan al-Dārimī, #2427.

<sup>2</sup> Sunan Ibn Mājah, #2427.

Ḥakīm ibn Hizām ؓ narrated that the Messenger of Allah ﷺ said:

"The buyer and the seller are authorized about the dealing only until they do not leave each other. If the buyer and the seller speak the truth, and reveal the defects of the stuff, then blessing is given in their dealings; and if they conceal the defect in the stuff and speak falsely about it, then it is possible that they might get some benefits, but the blessing of the dealing is ruined (by Allah) in the long run."<sup>2</sup>

Mu'adh ibn Jabal ؓ narrated that the Messenger of Allah ﷺ said:

"The cleanest earning is the earning of the traders on the condition that when they talk, they do not lie; and when they are asked to hold something in trust, they commit no breach of trust; and when they buy something from someone, they do not start finding faults in it; and when they sell their own stuff, they do not praise it (unrealistically); and when they have a debt to pay, they do not evade payment; and when they have a debt to recover from someone, they do not harass him."<sup>3</sup>

All the above narrations confirm the idea that telling lies and cheating in business are gravely condemnable in Islam while a truthful and trustworthy trader is highly placed and greatly

<sup>1</sup> Al-Targhīb wa al-Tarhīb, v. 2, p. 585.

<sup>2</sup> Ṣaḥīḥ al-Bukhārī, #1940, Ṣaḥīḥ Muslim, #2825, Sunan al-Tirmidhī, #1167, Sunan al-Nasā'ī, #4381, Sunan Abū Dāwūd: #3000.

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honored in the Islamic Sharī'ah. Therefore, every Muslim should try to look for only ḥalāl and completely permissible ways of earning.

### Some unlawful methods to earn livelihood

Nowadays countless methods of obtaining ḥarām income have come into existence as we have mentioned previously. We deem it appropriate to mention by name in this context only a few of them:

- Dealing in wine and other intoxicating materials
- Purchasing or selling human limbs or blood unnecessarily
- Dealing in pictures especially nude pictures
- Writing obscene or pornographic novels, printing and selling them
- Dealing in cassettes of immoral songs and serials, and *qawwālīs*
- Dealing in videocassettes or renting them
- Dealing in television
- Repairing videos or televisions
- Running cinema houses
- Working as a photographer
- Working as a barber to shave beards
- Singing, dancing
- Divining or working as a seer
- Living in a mortgaged house or shop
- Renting a house for running cinemas, banks, wine house or any other ḥarām business

- Working as an employee in a bank, wine shop, insurance department, cinema house, theatre or any other ḥarām-dealing institution.
- Receiving bribe
- Devouring interest, no matter even if obtained from a bank deposit
- Utilizing the insurance scheme
- Utilizing chit funds
- Selling lottery tickets
- Purchasing shares of a bank or any other company, organization, or corporation that is involved in Islamically unlawful operations and transactions.

Besides, there are countless unlawful methods prevalent in the society. Some of them are explicitly unlawful while some others though not ḥarām but clash with the Islamic religion and its teachings. All these ways are termed to be unlawful in the Islamic Sharī'ah, which must be avoided by all Muslims.

### An important prophetic warning

It must be borne by every Muslim in his mind that his main purpose in this life is to get honor and respect in the hereafter and not this world. No doubt, ḥarām wealth may give you some honor in this world but in the long run, it would cause your ruin on the Day of Judgment. It is narrated that the Messenger of Allah ﷺ said:

“No servant of Allah shall move a step on Doomsday unless he is made to answer four questions; firstly, about his life, in what did he spend it out; secondly, about his youth, in what did he consume it; thirdly,



about his wealth, where from did he earn it and in what did he spend it; and fourthly, about his knowledge, how far did he act in line with it.”<sup>1</sup>

The third question asked by Allah ﷻ would be about his wealth, and its source: whether it is ḥalāl or ḥarām, and whether he/she spent it in ḥarām ways or ḥalāl ways. Those involved in ḥarām dealings and businesses will have no excuse to present before Allah Almighty.

#### Some *du'ās* for sufficient ḥalāl earnings

At last, it seems to be beneficial to mention some special acts and supplications which if offered wholeheartedly hoping divine favors, it is most assuredly expected that Allah ﷻ would reward the concerned person with sufficient ḥalāl sustenance and pure income. First of all, it should be understood by all Muslims, as a fundamental principle of faith, that it is Allah Who provides sustenance and withholds it whenever He likes. The Holy Qur’ān has mentioned this fact at many places. At one place it says:

“Allah extends provision to whom He wills from His slaves, and straitens it (for whom He wills). Surely, Allah knows everything well.” (29: 62)

It is very befitting for a Believer that he asks his livelihood and sustenance and everything of Allah. Where on the one hand, a believer is required to work hard under the limits of the Islamic Sharī‘ah using his skills and abilities, he should pray to Allah for his well-being and prosperity on the other. Keeping this

<sup>1</sup> Sunan al-Tirmidhī, #2340.

point in view, we would guide our readers in the first place to some special acts followed by some important ḥadīth reports.

#### Trusting Allah for one’s livelihood

One of the main characteristics of a true believer is to be patient. Allah ﷻ has promised great sustenance and immense rewards for those who are patient and persevering. ‘Umar ibn al-Khaṭṭāb ؓ narrated that he heard the Messenger of Allah ﷺ say:

“If you trust Allah as He ought to be trusted, He will provide for you in the same way as He provides for the birds. They leave their nests while hungry in the mornings, but come back in the evenings with their bellies full.”<sup>1</sup>

This ḥadīth clearly proves that a complete trust in Allah guarantees a person prosperity and obtaining boundless divine favors. But one must always remember that *tawakkul* (trust in Allah) does not mean to ignore the sources and taking up the right mediums. With the belief that it is only Allah Who is the main sustainer and provider of everything, one must exert oneself using all one’s abilities and faculties to obtain one’s lawful objectives and purposes, thinking that if Allah does not will something, that may never happen.

This logic is supported by the incident mentioned in a ḥadīth. It is reported that once a man came to the Prophet of

Sunan Ibn Mājah, #4164, Musnad Aḥmad, #370, Ṣaḥīḥ Ibn Ḥibbān, v. 2, p. 389, Ḥākim, Al-Mustadrak, v. 4, p. 354, Musnad Abū Dāwūd al-Ṭyālīsī, v. 1, p. 11, Musnad Abū Ya‘lā, v. 1, p. 212.



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Allah ﷻ riding his camel. He asked the Prophet ﷺ, "May I leave the she-camel untied and trust in Allah?" He observed, "No, but you should tie it and then trust in Allah."<sup>1</sup>

Yet, in another ḥadīth, it is reported that once the Messenger of Allah ﷺ gave his verdict for two persons (in a case involving dispute). The man who had lost the case said when he started walking out, '*Hasbī Allāhū wā Ni'ma al-Wakīl*' i.e. Allah is all-sufficient for me, and the best one to trust in.' The Prophet of Allah ﷺ asked, 'Bring this man to me.' He asked him, 'What did you recite?' He said that he had recited '*Hasbī Allāhū wā Ni'ma al-Wakīl*.' Then the Prophet of Allah ﷺ said to him, 'Allah censures inaction but it is your duty to use means and be courageous. However, when you find yourself powerless against odds and dominated by your fate, then say, '*Hasbī Allāhū wā Ni'ma al-Wakīl*.'<sup>2</sup>

Another interesting report is that once 'Umar ibn al-Khaṭṭāb ﷺ passed a few people and asked them, "Who are you?" They answered, "We are mutawakkils i.e. trust only in Allah without adopting means." He said, "But you are indolent people, burdens on others." He further said, "Shall I not tell you of those who really trust in Allah? The true *mutawakkils* are those who sow the seeds and then trust in Allah."<sup>3</sup>

In brief, Tawakkul means adopting sources and mediums and then trusting in Allah ﷻ.

<sup>1</sup> Shu'ab al-Imān, v. 2, p. 80.

<sup>2</sup> Shu'ab al-Imān, v. 2, p. 81, Musnad Aḥmad, #24483.

<sup>3</sup> Shu'ab al-Imān, v. 2, p. 81.

### Taqwā brings prosperity

Leading a pious and righteous life too opens the doors of livelihood and prosperity in a miraculous way. The Qur'ān says:

"And whoever fears Allah, for him Allah brings forth a way out and gives him provision from where he does not even imagine." (65: 2-3)

The verse says that a life of *taqwā* opens the doors of well-being in a mysterious manner, in a way that even the person concerned is unable to guess, imagine or calculate.

### Prayer leads to prosperity

A study of the Qur'ān clarifies that being regular in obligatory prayers too is a great means of prosperity and well-being. Allah Almighty says:

"And bid your family to perform ṣalāh and adhere to it yourself. We ask no provision from you. We give provision to you. And the end is in favor of *taqwā*." (20: 132)

### Maintaining family ties: a source of prosperity

Prosperity is also given to those who keep family ties and maintain kinship. It is stated in a ḥadīth that the Messenger of Allah ﷺ said:



“Whoever desires that his livelihood is made abundant and his life prolonged, then he should maintain family relationships.”<sup>1</sup>

This ḥadīth makes it clear to all of us that a good treatment with relatives and maintaining relationship with family members and fulfilling their rights is one of the ways to have a prosperous and long life.

### **Istighfār: a means to achieve prosperity**

The Holy Qur’ān and the teachings of the Prophet Muhammad ﷺ admonish that asking forgiveness frequently of Allah (*Istighfār*) is also an effective method to get a prosperous and happy life. Therefore, every Muslim should regularly seek repentance and ask Divine forgiveness. The Qur’ān speaks:

“Pray to your Lord for your forgiveness. Indeed, He is Very-Forgiving, and if you do so, he will cause the heavens rain upon you in abundance, and will help you with riches and sons, and will cause gardens to grow for you, and cause rivers to flow for you.” (71: 10-12)

This Qur’ānic verse describes that *Istighfār* is highly effective: it brings about rain, increases the number of children and produces abundant riches. No doubt all these are great blessings for all of us.

The great commentator of the Holy Qur’ān, Imām Qurṭubī, writes: “Once a person complained of famine to Ḥasan Baṣrī ؓ. Ḥasan al-Baṣrī ؓ told him to make repentance to Allah and

<sup>1</sup> Ṣaḥīḥ al-Bukhārī, #1961, Ṣaḥīḥ Muslim: #2557, Sunan Abu Dāwūd, #1693.

ask His forgiveness. Another person complained to him of his poverty and starvation. He gave him the same prescription of seeking forgiveness from Allah. A third person once told him that he was issueless and requested him to pray for him so that Allah gives him a child. Ḥasan al-Baṣrī ؓ told him to make repentance to Allah for his sins. A fourth person once informed him that his garden had gone dry. This time too he advised him to seek forgiveness and repent before his Lord during his supplications. A famous pupil of Ḥasan al-Baṣrī ؓ, Ibn Ṣabīḥ ؓ, once remarked to him: “You gave the same answer to every one!” Upon this, he quipped: “This was not devised by me; but Allah Himself for He has commanded to take to repentance at such times of adversity, fear, panic and during straitened conditions.” And, then he recited the above verse of Nūḥ.<sup>1</sup>

It is narrated in an authentic report that the Companion Ibn Abbās ؓ said:

“Whoever makes *Istighfār* as a regular practice, Allah creates a way of happiness for him at the time of stress, and a way to get out at the time of difficulty and hardship. And He provides sustenance for him in a way he can’t even guess.”<sup>2</sup>

We know from the above statement that being regular in *Istighfār* is a great way to achieve sustenance and livelihood.

<sup>1</sup> Tafsīr al-Qurṭubī, v. 18, p. 392.

<sup>2</sup> Sunan al-Bayhaqī, v. 3, p. 351, Ṭabarānī, Al-Mu’jam al-Awsaṭ, v. 6, p. 240, Nasā’ī, Al-Sunan al-Kubrā, v. 6, p. 118, Ḥākim, al-Mustadrak, v. 4, p. 291.



The person doing so is blessed with such prosperity that he just cannot know how he got it.

### Reciting the Holy Qur'ān

Hasan al-Baṣrī ؓ narrated that the Holy Prophet ﷺ said:

“A servant cannot get starved who recites the Qur'ān, and there is nothing more enriching after it (the Qur'ān).”<sup>1</sup>

This ḥadīth teaches us that reciting the Qur'ān helps us get prosperity, richness and protection from starvation and all other misfortunes. Those who desire for abundant divine blessings and lawful ways of earning ḥalāl income should punctually recite the Holy Qur'ān, for it is remedy to all kinds of problems.

### Sūrah al-Wāqī'ah: an enriching sūrah

'Abdullāh ibn Mas'ūd ؓ narrated that the Messenger of Allah ﷺ said:

“The person reciting Sūrah al-Wāqī'ah may not be starving.”<sup>2</sup>

'Abdullāh ibn Mas'ūd ؓ used to teach his daughters to be regular in reciting this particular sūrah. Each Muslim should try to recite this sūrah. Inshā'Allāh, he/she will get a rapid prosperity and permanent self-sufficiency. We all should make our children learn this blessed sūrah and recite them regularly.

<sup>1</sup> Musnad al-Shihāb, v. 2, p. 46.

<sup>2</sup> Shu'ab al-Imān, v. 2, p. 492. Musnad al-Hārith, v. 2, p. 729

### Attending mosques for livelihood

It is reported that when the Messenger of Allah ﷺ went to the mosque, he would recite the following supplication:

اللَّهُمَّ افْتَحْ لِي أَبْوَابَ رَحْمَتِكَ وَسَهِّلْ لِي أَبْوَابَ رِزْقِكَ.

Allahumma af-tah lī abwābā raḥmatikā wā sahhil 'alyyā abwābā rizqikā.

O Allah, open the gates of Your blessings for me and make the ways to livelihood easy for me.”<sup>1</sup>

The important thing to be noted here is that the Messenger of Allah ﷺ would recite this *du'ā'* when going to the mosque in which he would ask Allah's mercy and blessings. At the same time, he would ask Allah to make the ways to sustenance easy. This point indicates that this *du'ā'* may be useful only when one is going to the mosque to perform one's prayers. However, this narration clearly shows that going to mosque is also one of the ways to seek divine blessings.

### A few important *du'ās* to be recited at the time of poverty

1. It is stated in a lengthy ḥadīth that once Caliph 'Alī ؓ and his wife Fatimah suffered starvation. 'Alī ؓ said to Fāṭimah ؓ, “It would be better if you go to the Prophet of Allah and ask him something.” Fāṭimah ؓ came to him and knocked the door. At that time, there was Umm Ayman ؓ present in the service of the Holy Prophet ﷺ. The Prophet ﷺ said, “The manner of knocking

Muṣannaf 'Abd al-Razzāq, v. 1, p. 426, Muṣannaf Ibn Abī Shaybah, v. 1, p. 298.



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يَا أَوَّلَ الْأَوَّلِينَ، وَيَا آخِرَ الْآخِرِينَ، وَيَا ذَا الْقُوَّةِ الْمَتِينِ، وَيَا رَاحِمَ الْمَسَاكِينِ، وَيَا أَرْحَمَ الرَّاحِمِينَ.

*Yā Awwal al-Awwalīn wā yā Ākhir al-Ākhirīn wā dhal Quwwah al-matīn wā yā rāhīm al-masākīn wā yā Arḥam al-Raḥīmīn.*

(O the first of the first, and the last of the last, and the Possessor of mighty power, and the merciful to the needy, and the most compassionate of all compassionate.)

When Fāṭimah عليها السلام returned, she said to 'Alī عليه السلام, "I have returned with the provision of hereafter while I had gone for the provision of this world." Upon this, 'Alī عليه السلام observed, "This is one of your best days."<sup>1</sup>

2. Anas ibn Mālīk رضي الله عنه narrated that a woman complained to the Prophet of Allah صلى الله عليه وسلم about her need and poverty. He said, "Shall I not tell you better than that? When you go to your bed,

<sup>1</sup> Kanz al-'Ummāl, 5019.

recite *Subḥān Allāh* thirty-three times, *lā ilāhā illā Allāh* thirty-three times, and *al-ḥamdulillāh* thirty-four times. This is better than this world and what it contains."<sup>1</sup>

3. The Companion 'Alī عليه السلام narrated that the Messenger of Allah صلى الله عليه وسلم said:

"The person who is pleased with long life, and that one overcomes one's enemy, and one's sustenance is made abundant, and that one is protected from bad death, then one should recite the following three times in the morning and evening:

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*Subḥān Allāh mil'al Mizān wā muntahā al-'ilm wā mablagha ar-riḍā wā zinatal 'arsh wā lā ilāhā illā Allāh mil'al mizān wā muntahā al-'ilm wā mablagh ar-riḍā wā zinatal 'arsh, wallāhā akbar mil'al mizān wā muntaha al-'ilm wā mablagha ar-riḍā wā zinatal 'Arsh.*

(May Allah be glorified as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs. There is no god but Allah as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs. Allah is great as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs).<sup>2</sup>

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"The person who is pleased with long life, and that one overcomes one's enemy, and one's sustenance is made abundant, and that one is protected from bad death, then one should recite the following three times in the morning and evening:

سُبْحَانَ اللَّهِ مِلْءَ الْمِيزَانِ، وَمُنْتَهَى الْعِلْمِ، وَمَبْلَغُ الرِّضَا، وَزِينَةُ الْعَرْشِ، وَلَا إِلَهَ إِلَّا اللَّهُ مِلْءَ الْمِيزَانِ، وَمُنْتَهَى الْعِلْمِ، وَمَبْلَغُ الرِّضَا، وَزِينَةُ الْعَرْشِ، وَاللَّهُ أَكْبَرُ مِلْءَ الْمِيزَانِ، وَمُنْتَهَى الْعِلْمِ، وَمَبْلَغُ الرِّضَا، وَزِينَةُ الْعَرْشِ.

*Subḥān Allāh mil'al Mizān wā muntahā al-'ilm wā mablagha ar-riḍā wā zinatal 'arsh wā lā ilāhā illā Allāh mil'al mizān wā muntahā al-'ilm wā mablagh ar-riḍā wā zinatal 'arsh, wallāhā akbar mil'al mizān wā muntaha al-'ilm wā mablagha ar-riḍā wā zinatal 'Arsh.*

(May Allah be glorified as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs. There is no god but Allah as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs. Allah is great as far as the scales are filled and as far as the knowledge goes and as far as Allah wills and as much as the Throne weighs).<sup>2</sup>

<sup>1</sup> Kanz al-'Ummāl, #5020.

<sup>2</sup> Kanz al-'Ummāl, # 4951.



A few more important *du'ās* to recite

1. اللَّهُمَّ اكْفِنِي بِحَلَالِكَ عَنْ حَرَامِكَ، وَأَغْنِنِي بِفَضْلِكَ عَنْ سِوَاكَ.

*Allāhumma Ikfinī bi ḥalālīkā 'an ḥarāmīkā wā aghninī bi faḍlīkā 'amman siwākā*

(O Allah, protect me from ḥarām by providing me with your ḥalāl provision, and make me rich by your grace that I may not need others.)<sup>1</sup>

2. اللَّهُمَّ إِنِّي أَسْأَلُكَ عِلْمًا نَافِعًا، وَرِزْقًا طَيِّبًا، وَعَمَلًا مُتَقَبَّلًا.

*Allāhumma innī as'alukā 'ilman nāfi'ā wā rizqan wāsi'a wā 'amalan mutaqqabbalā*

(O Allah, I ask of You beneficial knowledge, sufficient provision and acceptable deeds.)<sup>2</sup>

3. اللَّهُمَّ فَالِقَ الْإِصْبَاحِ، وَجَاعِلَ اللَّيْلِ سَكَنًا، وَالشَّمْسِ وَالْقَمَرَ حُسْبَانًا، أَفْضِ عَنِّي الدِّينَ، وَأَغْنِنِي مِنَ الْفَقْرِ، وَأَمْتِعْنِي بِسَمْعِي، وَبَصَرِي، وَقُوَّتِي فِي سَبِيلِكَ.

*Allāhumma fāliq al-aṣbāḥ wā jā'il al-layli sakanā wa al-shamsi wa al-qamari ḥusbānā iqḍī 'annī al-daynā wā aghninī min al-faqrī wa matti'nī bi sam'ī wā baṣarī wā quwwatī fī sabīlīkā.*

(O Allah, the splitter of the dawn, the maker of night a time to rest, and the sun and the moon for calculation. Make me able to pay off the debts due on me and make me free of poverty,

<sup>1</sup> Sunan al-Tirmidhī, #3563, Musnad Aḥmad, #1318.

<sup>2</sup> Musnad Aḥmad, #26644.

give me the power to benefit from my hearing and seeing in your path.)<sup>1</sup>

4. اللَّهُمَّ اجْعَلْ أَوْسَعَ رِزْقِكَ عَلَيَّ عِنْدَ كِبَرِ سِنِّي، وَانْقِطَاعِ عُمْرِي.

*Allāhumma ij'al awṣ'ā rizqīkā 'alyyā 'indā kibarī sinnī wā inqitāi 'umarī*

(O Allah, give me Your munificent provisions when I am too advanced in age, and when my lifespan is to break down.)<sup>2</sup>

5. اللَّهُمَّ اغْفِرْ لِي ذُنُوبِي، وَوَسِّعْ لِي فِي دَارِي، وَبَارِكْ لِي فِي رِزْقِي.

*Allāhumma ighfir lī dhanbī wā wassi' lī fī dārī wā bārik lī fī rizqī*

(O Allah, forgive me my sins, and widen my house and give blessings in my livelihood!)<sup>3</sup>

6. اللَّهُمَّ ارْزُقْنَا مِنْ فَضْلِكَ وَلَا تَحْرِمْنَا رِزْقَكَ، وَبَارِكْ لَنَا فِيْمَا رَزَقْتَنَا، وَاجْعَلْ رَغْبَتَنَا فِيْمَا عِنْدَكَ، وَاجْعَلْ غِنَانَا فِي أَنْفُسِنَا.

*Allāhumma urzuqnā min faḍlīkā wā lā tahrīmna rizqakā wā bārik lanā fī mā razaqtanā waj'al raghabātinā fī mā 'indakā waj'al ghinānā fī anfusinā.*

(O Allah, give me Your grace and do not deprive us of Your sustenance and bless in what You give us and make our hearts self-sufficient and cause us desire for what is with You.)<sup>1</sup>

<sup>1</sup> Muwaṭṭā' Imām Mālik, p. 495.

<sup>2</sup> Hākim, Al-Mustadrak, v. 1, p. 726.

<sup>3</sup> Musnad Aḥmad, #16650, Sunan al-Tirmidhī, #3500, Ṭabarānī, Al-Mu'jam al-Awsaṭ, v. 7, p. 73



7. اللهم ارزقني من رزقك الحلال الطيب المبارك ما تصون به وجوهنا عن التعرض إلى أحد من خلقك.

*Allāhumma urzuqnī min rizqikā al-ḥalāl al-ṭayyib al-mubārak mā taṣūnū bihī wujūhanā 'an al-ta'rruḍi ilā aḥadin min khalqikā*

(O Allah, give me Your sustenance which is ḥalāl, pure and blessed through which You may guard us against violating the rights of anyone whom You have created.)<sup>2</sup>

It is our prayer that Allah guides us to distinguish between ḥalāl and ḥarām and makes us avoid all ḥarām and disapproved dealings and benefit from only what is pure and lawful.

<sup>1</sup> Muṣannaf Ibn Abī Shaybah, v. 6, p. 51, Ḥilyah al-Awliyā', v. 5, p. 66

<sup>2</sup> Al-Hizb al-A'ẓam, p. 180

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## About This Book

It is a shocking phenomenon that a large number of Muslims now do not discriminate between the ḥalāl and ḥarām earnings. They are involved in earning money by hook or by crook and seeking employments in Islamically undesirable occupations. They are deeply occupied in adopting all methods of amassing wealth, through all unfair and unjust means at their disposal.

This book enlightens the Muslim community on the do's and don'ts of Islam where earning money is concerned, and employing themselves in questionable institutions to earn their livelihood for themselves and their families. The book also discusses the divine punishment for accumulating wealth by unfair means, so that those who fear Allah Almighty keep themselves from committing what is prohibited in Islam and adopt the ways that are hundred percent ḥalāl.